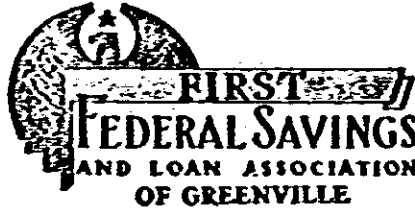


FILED
GREENVILLE CO. S. C.
OCT 1 9 59 AM '73
CLERK S. TANNERSLEY
R.M.C.



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

I, Richard Warren B. Cooper

(hereinafter referred to as Mortgagor) (SEND(S) GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of thirty thousand

(\$ 30,000.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note does contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain

conditions), said note to be repaid with interest at the rate or rates therein specified in installments of Two Hundred

Twenty One Dollars and 99/100 (\$ 221.99) Dollars each on the first day of each

month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest, computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable 29 years after date; and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collaterals given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings; and

WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville

ALL that certain lot or tract of land in the City and County of Greenville, known as Lot 7 of Copeland Dale Sub-Division, a Plat of the same dated June, 1959, by Jones & Southerland, Engineers, being noted in Plat Book QQ at Page 89, together with all improvements thereon or to be constructed thereon, the same being more particularly described as follows:

BEGINNING at an iron pin on the eastward side of Hardale Lane, being the joint corner of Lots 6 and 7 and running thence N. 46-50 W., 12.5 Feet to an iron pin; thence N. 28-14 W. 47.4 Feet along a cord to an iron pin; thence N. 24-34 W., along a cord, 25.0 Feet to an iron pin; thence N. 44-20 E., 165.3 Feet to an iron pin; thence S. 27-0 E. 79.1 Feet to an iron pin, which is the rear joint corner of Lots 7 and 6; thence S. 42-10 W. 163 Feet along the line to Division of Lots 6 and 7 to the point of Beginning.

BEING subject to the Restrictive Covenants applicable to Copeland Dale Sub-Division, as noted and recorded in Deed Volume 630 at Page 159. Further, the said Lot is subject to a Drainage Easement of 2.5 Feet each on the line of Division of Lots 6 and 7 as shown on the Plat heretofore mentioned. Further this Lot is subject to Rights of Way or easements of utilities now or to be recorded.

THIS property was acquired by the Mortgagor as noted in the Will of Dr. Warren Cooper, Deceased, as noted in Apartment 1018, File 14; and by Deed of Julia L. Cooper as noted in Deed Volume 970, at Page 64, Office of the R. M. C. for Greenville County.

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