

STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville }

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN

THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$100,000

WHEREAS, Louise Morgan Cooper Wife of Louis H. Cooper  
(hereinafter referred to as Mortgagor) is well and truly indebted unto MCC Financial Services, Inc.  
its successors and assigns forever their matter referred to as Mortgagee as evidenced by the  
Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference in the sum of Five Thousand  
Six Hundred Forty Dollars & No/100 Dollars (\$ 5,640.00) due and payable  
in monthly installments of \$ 62.00, the first installment becoming due and payable on the 10th day of August, 19 75  
and a like installment becoming due and payable on the same day of each successive month thereafter until the entire indebtedness has been paid, with interest  
thereon from maturity at the rate of seven per centum per annum, to be paid on demand.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account  
for taxes, insurance premiums, public assessments, repairs, or for any other purposes.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further  
sums and other obligations for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, the  
Maximum Outstanding at any given time not to exceed said amount stated above, and also in consideration of the further sum of Three Dollars (\$3.00) to the  
Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery 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

ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South  
Carolina, County of Greenville, to wit  
Greenville Township, on the North side of Gordon Street, and being more particularly  
described as follows:

BEGINNING at a point on Gordon Street 65 feet east of the intersection of Gordon and  
Owens Streets and running thence in an Northerly direction in a line parallel with and  
65 feet from Owens Street, 200 feet, thence in a easterly direction in a line parallel  
with and 200 feet from Gordon Street, 65 feet; thence in a Southerly direction to  
Gordon Street 200 feet; thence in a westerly direction along Gordon Street 60 feet  
to the beginning corner. This being the same lot conveyed to me by S. O. Skelton, by  
Deed recorded in MCC Office at Greenville, South Carolina, in Vol. 172, at page 349.

ALSO, all that certain piece, parcel or lot of land, being a part of what is known as  
Lot #54 on Plat of Earle Sub-Division, recorded in Plat Book "E" at page 77, and being  
more particularly described as follows:

BEGINNING at an iron pin at the intersection of Gordon and Owens Streets; thence run-  
ning along Gordon Street 65 feet to an iron pin, corner of Lot formerly owned by S.O.  
Skelton; thence along line of said lot 200 feet to an iron pin, corner of lot #55;  
thence along line of Lot #55, 65 feet to an iron pin on Owens Street, thence along Owens  
Street 200 feet to an iron pin at intersection of Gordon and Owens Street, the beginning  
corner. This being a part of Lot #54, as shown by Plat above referred to and deeded  
to me by C.M. Friddle by Deed recorded in the MCC Office for Greenville County, in  
Volume 172 at page 328.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the  
rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or  
fitted thereto in any manner, it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be  
considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagee covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized  
to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as herein specifically stated otherwise as follows.

This is a first mortgage, second to NONE.

The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee  
and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagee further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of  
taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any  
further loans, advances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not  
exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand  
of the Mortgagee unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the  
Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required  
by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss  
payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the  
Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss  
directly to the Mortgagee, to the extent of the balance owing on the Mortgagee debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue  
construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs  
are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the  
mortgagee debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged  
premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings  
be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full  
authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event  
said premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall  
apply the residue of the rents, the issues and profits toward the payment of the debt secured hereby.

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