



State of South Carolina

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Thomas H. Coker

(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

Seventy-five Thousand and No/100----- (\$ 75,000.00)

Dollars, as evidenced by Mortgagor's promissory note of even date herewith which note does not 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 as the rate or rates therein specified in installments of

Seven Hundred Twenty-three and 77/100 (\$ 723.77-----) 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 20 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, being shown as a .535 acre tract of land on plat of property of T. Walter Brashier prepared by Jones Engineering Service, dated June 4, 1975, and recorded in the R. M. C. Office for Greenville County in Plat Book 5 N at page 100, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Wade Hampton Boulevard, said point being in the center of a private drive at its intersection with Wade Hampton Boulevard and running thence with the center of said private drive S. 37-08 W. 145.7 feet to an iron pin; thence N. 55-10 E. 41.9 feet to an iron pin; thence S. 42-25 E. 148 feet to an iron pin; thence N. 38-52 E. 143.8 feet to an iron pin; thence N. 60-00 W. 94.1 feet to an iron pin; thence S. 64-29 W. 48.6 feet to an iron pin; thence N. 84-28 W. 90.8 feet to an iron pin; thence N. 34-20 W. 102.4 feet to an iron pin on the eastern side of the right of way of Wade Hampton Boulevard; thence with the right of way of said Boulevard, S. 52-30 W. 49 feet to the point of beginning.

ALSO: The Mortgagor conveys to the Mortgagee, his heirs and assigns, as easement for ingress and egress and regress from time to time by foot or vehicular traffic over a 12 foot wide strip of property, which strip is more particularly described below. Said easement is for the benefit of the adjoining property of the Grantee and is a perpetual, non-exclusive, appendant, appurtenant easement which shall run with the land and is essentially necessary to the enjoyment of the adjoining property of the Mortgagee and to the convenient and proper use thereof and is for a commercial purpose and shall be transmissible by deed or otherwise upon any conveyance or transfer of adjoining property of the Grantee. The said 12 foot wide strip is conveyed subject to the condition that no structure nor improvement of any kind other than usual and normal parking lot paving shall be erected or placed thereon, nor shall the Grantor, his heirs or assigns, use the said 12 foot wide strip for any purpose inconsistent with those rights reserved to Grantor.

(CONTINUED ON ATTACHED SHEET)

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