

MORTGAGE

THIS MORTGAGE is made this 1st day of APRIL, 19 77,
between the Mortgagor, GEORGE M. COOLEY and DORIS J. COOLEY

(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS Borrower is indebted to Lender in the principal sum of NINETY-THREE THOUSAND SEVEN HUNDRED FIFTY AND NO/100THS Dollars, which indebtedness is evidenced by Borrower's note dated APRIL 1, 1977 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on APRIL 1, 1992;

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, on Hammett Street, being known and designated as property referred to as Watts as shown on a plat of the property of A. D. Watts and C. E. Willis dated December, 1956, and described according to said plat as follows:

BEGINNING at an iron pin on the northeasterly side of Hammett Street which iron pin is 62.9 feet from the northeast corner of the intersection of Hammett Street with Hammett Street Extension, and running thence N 48-50 E 180.5 feet to an iron pin; thence S 36-52 E 63.3 feet to an iron pin; thence S 44-25 W 147.9 feet to an iron pin on the northeast side of Hammett Street; thence along Hammett Street, N 61-37 W 80 feet to an iron pin, the point of beginning.

ALSO: All those pieces, parcels or lots of land situate, lying and being on Talley Street and Loom Street in the County of Greenville, State of South Carolina, as shown on a plat of property of A. D. Watts prepared by C. C. Jones, Engineer, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Talley Street, which iron pin is 83.6 feet from the southwesterly corner of the intersection of Hammett Street with Talley Street and running thence along the southerly side of Talley Street, N 68-30 W 500 feet to an iron pin at the corner of Goldsmith Street; thence along Goldsmith Street, S 21-30 W 90 feet to an iron pin; thence S 68-30 E 200 feet to an iron pin; thence S 21-30 W 100 feet to an iron pin on Loom Street; thence along Loom Street S 68-30 E 233 feet to an iron pin; thence N 25-20 E 100 feet to an iron pin; thence S 68-30 E 60 feet to an iron pin; thence N 21-30 E 90 feet to an iron pin the point of beginning.

ALSO: ALL that piece, parcel or lot of land in Greenville County, State of South Carolina, in a subdivision known as Park Place, near the city which has the address of _____ (See Attachment)

(Street) (City)

(herein "Property Address");

(State and Zip Code)

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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