GREENVILLE CO. S. C.

193 9 3 43 PH 17

CONNIE S. TANKER SLEY



State of South Carolina

COUNTY OF.

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:
Hays V. Cooper and Patricia H. Cooper

thereinafter 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 One Thousand Nine Hundred Fifty and NO/100------ 31,950.00

Dollars, as evidenced by Mortgagor's promissory note of even date herewith, which note

a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain

Two Hundred Fifty

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

paid, to be due and payable . 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 helder 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

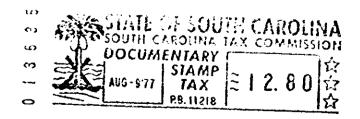
WHEREAS, the Mortgagor may hereafter become indebted to the Mortgagee for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose:

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 known and designated as Lot No. 32 on plat of property of Points North, plat of which is recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-X, page 16 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Colony Road, joint front corner of Lots 32 and 33 and running thence along the joint line, S. 48-05 W. 130.7 feet to an iron pin at the joint rear corner of Lots 32 and 33; thence turning and running, N. 40-42 W. 22.5 feet to an iron pin; thence turning and running, S. 78-28 W. 22 feet to an iron pin; thence turning along joint rear line of Lots 32 and 30, N.40-32 W. 80 feet to an iron pin; thence turning and running along joint line of Lots 31 and 32, N. 49-28 R. 150 feet to an iron pin on Colony Road; thence turning and running along Colony Road, S. 40-32 R. 110 feet to an iron pin, point of beginning.

This being the same property acquired by Mortgagor by deed of Fred B. Biers and Harry C. Watson recorded January 22, 1974, in Deed Book 992, page 546.



Page I