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GREENVILLE, CO. S. C.

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DONNIE S. TANKERSLEY
R.H.C.

MORTGAGE

BOOK 143? PAGE 459

Mail to:
Family Federal Savings & Loan Assn.
Drawer L
Greer, S.C. 29651

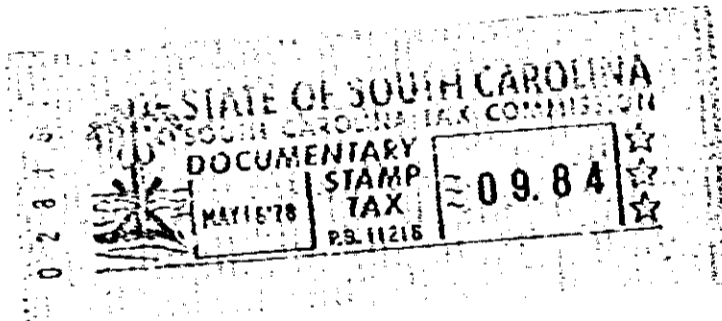
THIS MORTGAGE is made this 17th day of May 1978, between the Mortgagor, James K. Cooley (herein "Borrower"), and the Mortgagee, Family Federal Savings & Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is, 713 Wade Hampton Blvd. Greer, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Four Thousand Six Hundred and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 17, 1978 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 1, 2008;

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: and being known and designated as Lot No. 1 of Ridgewood Subdivision, and, according to a plat prepared of said Subdivision by R. B. Bruce, September 27, 1971, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-R, at Page 23, having the following metes and bounds, to-wit:

Beginning at a point on the edge of Ridgewood Drive, joint front corner of Lots Nos. 1 and 2, and running thence with said Road N. 59-16 E. 130 feet to a point; thence S. 30-30 E. 131.4 feet to a point; thence S. 1-32 E. 150 feet to a point; thence S. 69-40 W. 67.5 feet to a point; thence with the joint line of Lots Nos. 1 and 2 N. 28-25 W. 250.4 feet to a point on the edge of Ridgewood Drive, the point of beginning.

This is the same property conveyed to the Mortgagor herein by deed of Realistic Builders, Inc. recorded in the RMC Office for Greenville County, South Carolina simultaneously herewith.



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which has the address of Lot 1, Ridgewood Drive, Ridgewood Subd., Greenville South Carolina 29615 (herein "Property Address");

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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