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MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

GREENVILLE

MORTGAGE OF REAL ESTATE

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To All Whom These Presents May Concern:

Whereas: ALFRED RAY COOLEY

(hereinafter referred to as Mortgagor) is well and truly indebted unto CRYOVAC EMPLOYEES FEDERAL CREDIT UNION, P. O. Box 338, Simpsonville, South Carolina, 29681

(hereinafter 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 Seven Thousand Two Hundred and No/100----- Dollars (\$ 7,200.00) due and payable in 144 monthly installments of Eighty-nine and 42/100 (\$89.42) Dollars per month, beginning September 15, 1978, and continuing monthly thereafter until paid in full;

with interest thereon from date at the rate of 10.8 per centum per annum to be paid: as aforesaid.

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 for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, 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, at the intersection of Anderson Ridge Road and Godfrey Road, containing 2.00 acres in accordance with plat made for Nell B. Adams and William T. Adams, Jr., by Dalton & Neves Co., Engineers, dated February, 1977, and being more fully described in accordance with said plat, to-wit:

BEGINNING at a nail and cap in the intersection of Anderson Ridge Road and Godfrey Road, and running thence along the center of Godfrey Road N. 88-02 W., 294.8 feet to a nail and cap; thence S. 89-01 W., 126.1 feet to a nail and cap; thence S. 85-06 W., 132.1 feet to a nail and cap; thence N. 0-25 W., 25 feet to an iron pin on the Northern side of Godfrey Road; thence N. 0-25 W., 193.2 feet to an iron pin; thence S. 87-51 E., 220.7 feet to a sweetgum; thence N. 59-19 E., 52.8 feet to an iron pin in the center of Anderson Ridge Road; thence along Anderson Ridge Road, S. 50-55 E., 371 feet to a nail and cap, THE POINT OF BEGINNING.

This being the identical property conveyed to Alfred Ray Cooley, the Mortgagor herein, by deed of Shirley Ann Wade, to be recorded of even date herewith.

STATE OF SOUTH CAROLINA
DOCUMENTARY
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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 Mortgagor 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 provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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