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GREENVILLE CO. S. C.

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MORTGAGE

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DONNIE S. TANKERSLEY
R.M.C.

THIS MORTGAGE is made this 9th day of March 19.79., between the Mortgagor, Michael L. Cooley and Sharon L. Cooley (herein "Borrower"), and the Mortgagee, UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN, a corporation organized and existing under the laws of the United States of America, whose address is 201 Trade Street, Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty-Seven Thousand Fifty and No/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 9, 1979 (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, 2009;

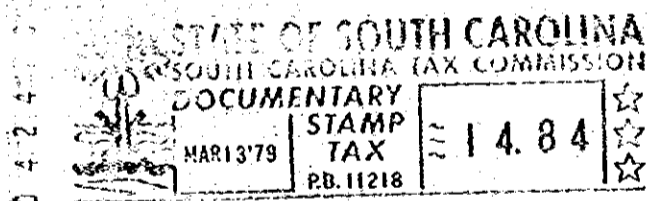
To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein 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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the northeastern side of Riverwood Circle and being known and designated as Lot No. 154 on plat of BEREA FOREST Subdivision recorded in the RMC Office for Greenville County in Plat Book 4-N at Pages 76 and 77, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Riverwood Circle, joint front corner of Lots 153 and 154 and running thence with the line of Lot 153, N.60-55 E. 130 feet to an iron pin; thence N.29-05 W. 90 feet to an iron pin; thence S.60-55 W. 130 feet to an iron pin at joint front corner of Lots 154 and 155; thence with Riverwood Circle, S.29-05 E. 90 feet to the beginning corner.

THIS is the same property as that conveyed to the Mortgagors herein by deed from James N. Musick recorded in the RMC Office for Greenville County on March 13, 1977.

THE mailing address of the Mortgagee herein is 201 Trade Street, Fountain Inn, South Carolina 29644.



which has the address of 12 Riverwood Circle Greenville, South Carolina (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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