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MORTGAGE OF REALE ESTATE

Price & Poag, Attorneys at Law, Greenville, S. C.







STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

William Stew , S.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

BILLY O. COOLEY

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto SOUTHERN BANK & TRUST COMPANY

(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 EIGHT THOUSAND TWO HUNDRED FIFTY

NINE AND 00/100

DOLLARS (\$ 8,259.00

due and payable in 60 consecutive monthly payments of \$137.65, each, to be applied first to interest, which has been added to the principal above, and then to principal, payments beginning on October 22, 1979, and continuing on the 22nd day of each and every month until paid in full.

(7%) (APR 12.48) with interest thereon from date at the rate of seven / per centum per annum, to be paid: as stated above.

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,

All that undivided one-half interest in and to:

ALL that piece, parcel, or tract of land, situate, lying and being in the County of Greenville, State of South Carolina, on the south side of Beach Springs Road, being a portion of that property shown in the Auditor's Block Book for Greenville County as 605.01-1-26.4.

This is the same property conveyed to Billy O. Cooley and Ruth H. Cooley by deed of J. E. Cooley recorded in the RMC Office for Greenville County in Deed Book 933 at Page 331 on the 10th day of January, 1972, and by Deed of Ruth H. Cooley to Realistic Builders, Inc. (being a portion of the property deeded thereby) recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1041, at Page 972, on August 27, 1976, and dated the same date.

The property herein conveyed is the same as that conveyed to Billy O. Cooley and Ruth H. Cooley by the aforesaid J. E. Cooley by the following description:

ALL that piece, parcel or tract of land, situate, lying and being in the County of Greenville, State of South Carolina, on the south side of Beach Springs Road, being all of that tract shown on the south side of Beach Springs Road, shown in the Auditor's Block Book for Greenville County as 605.01-1-26, except a 150 foot tract conveyed to Billy O. Cooley and Patsy H. Cooley by deeds recorded in Deeds Volume 841, Page 491, and Deeds Volume 874, Page 308, and a 365 foot tract conveyed to James Cooley by deeds recorded in Deeds Volume 854, Page 234, and Deeds Volume 902, Page 150, and being a portion of the property conveyed to J. E. Cooley by deed recorded in Deeds Volume 215, Page 95, dated October 3, 1939, and recorded on October 26, 1939.

The above described property is conveyed subject to any and all easements or rights-of-way appearing on the property or of record. (Cont. below)

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or litted 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.

The above described property is the same conveyed to the Mortgagor by the deed of J. E. Cooley referred to hereinabove, and the deed of Realistic Builders, Inc. to be recorded herewith.

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