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MORTGAGE

THIS MORTGAGE is made this 21st day of March 1980, between the Mortgagor, David E. Cooper and JoAnn M. Cooper Mortgager, Cherein "Borrower"), and the Mortgagee, First Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety Five Thousand, Six Hundred and no/100 (\$95,600) Dollars, which indebtedness is evidenced by Borrower's note dated March 21, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2010.

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 piece, parcel or lot of land situate, lying and being on the northwestern side of Honeybee Lane, in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 38 on Plat of PEBBLE CREEK, Phase I, prepared by Enwright Associates, dated September 17, 1973, recorded in the RMC Office for Greenville County, SC, in Plat Book 5-D, at page 5, and having according to said Plat the following metes and bounds, to-wit:

BEGINNING at a point at the northwestern side of Honeybee Lane at the joint front corner of Lots Nos. 38 and 39 and running thence with the northwestern side of Honeybee Lane S. 48-20 W. 19.74 feet to an iron pin; thence continuing along said side of Honeybee Lane S. 47-52 W., 91.79 feet to an iron pin; thence along the line of Lot 37 N. 42-18 W., 142.16 feet to an iron pin; thence N. 44-03 E., 120.28 feet to an iron pin at the corner of Lot 39; thence with the line of said Lot S.39-04 E., 150.54 feet to the point of beginning.

This being the same property conveyed to Mortgagors herein by deed of H.B. Suttles and Patricia J. Suttles recorded herewith.

which has the address of Lot 38, Honeybee Lane, Pebble Creek, Taylors

South Carolina 29687 (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, orents, 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.

SOUTH CAROLINA — 1 to 4 Factories in the findal filter uniform instrument with order for extracting from the

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