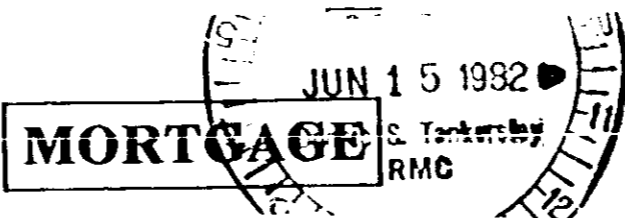


STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE



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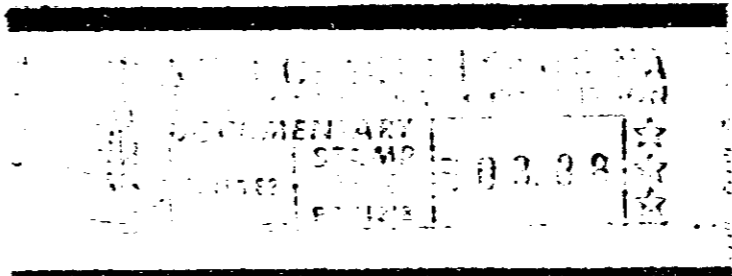
THIS MORTGAGE is made this 9 day of June 1982 between the Mortgagor, S. Henry T. Cothran and Betty A. Cothran, of the County of Anderson, State of South Carolina (hereinafter "Borrower"), and the Mortgagee, PERPETUAL FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America whose address is 907 North Main Street, Anderson, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$ 9,677,88 which indebtedness is evidenced by Borrower's note dated June 9, 1982 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on June 30, 1992;

TO SECURE to Lender 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, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Anderson, State of South Carolina:

All that piece, parcel or lot of land in Dunklin Township, Greenville County, South Carolina, containing 13.209 acres, more or less, and having, according to a plat made by F. E. Ragsdale, Reg. L. S., dated August 28, 1974, of record in the R.M.C. Office for Greenville County, S. C., in Plat Book 5-T at page 44, the following metes and bounds, to-wit: BEGINNING at an old nail and cap in the center of Epps Road, at joint corner with Annie C. Anderson and Joe C. Cothran, and running thence South 44-17 East 29.4 feet to another old nail and cap in said road, thence still with the center of Epps Road South 47-19 East 295 feet to old nail and cap, thence South 02-45 East 1006.8 feet to an old iron pin, thence North 57-25 West 732.3 feet to new iron pin, thence North 16-23 East 953.4 feet to old iron pin, thence North 50-21 East 200 feet to old nail and cap in the center of Epps Road, the point of beginning; bounded on the North by Epps Road, on the East by property now or formerly of D. W. Epps, on the South by property now or formerly of Guy Cothran, and on the West by property now or formerly of Haskell A. Cothran and by property now or formerly of Annie C. Anderson. And being the same tract of land conveyed unto Henry T. Cothran and Betty A. Cothran by deed of Haskell A. Cothran, dated June 29, 1976, recorded June 29, 1976, in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1038 at page 800.

The foregoing mortgage is a second line on the premises described, the first mortgage having been given by Henry T. Cothran and Betty A. Cothran to Perpetual Building and Loan Association of Anderson (now Perpetual Federal Savings and Loan Association), dated September 14, 1976, recorded September 17, 1976, in the aforesaid R.M.C. Office in Mortgage Book 1378 at page 16.



which has the address of Route 3, Epps Road, Belton South Carolina 29627 (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 and rents, all of which 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 hereinafter referred to as the "Property." Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.
2. **Funds for Taxes and Insurance.** Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and

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