

ADDRESS OF MORTGAGEE: GREENVILLE, S.C.

P. O. Box 2023
Greenville, SC 29602

REAL ESTATE MORTGAGE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

JUNIOR
R.M.C.

VOL 1639 PAGE 685

WHEREAS, Odell Cohens and Margaret Cohens (hereinafter called the mortgagor), in and by his certain promissory note of even date, stands firmly held and bound unto Barclays American Financial, Inc. (hereinafter called the

mortgagee) for the payment of the full and just sum of Sixteen Thousand Two Hundred Sixty and 60/100

(\$ 16,260.60) Dollars, plus finance charge, with the first installment due and payable on January 19, 19 84 and the

final installment being due December 19 19 88 as in and by the promissory note reference being had thereto, will more fully appear.

The Amount Financed is Ten Thousand Six Hundred Seventy-Two and 71/100

(\$ 10,672.71) Dollars

NOW KNOW ALL MEN BY THESE PRESENTS That the mortgagor, for and in consideration of the debt or sum of money aforesaid, and to better secure its payment to the mortgagee according to the condition of the note, and also in consideration of the further sum of THREE (\$300) DOLLARS to the mortgagor in hand well and truly paid by the mortgagee at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the mortgagee, its successors, heirs and assigns, the real property described as follows:

ALL that lot of land lying at the Northeastern corner of the intersection of Blossom Drive, with New Lincoln Drive in Gantt Township, Greenville County, South Carolina, being shown and designated as Lot No. 18, on Plat of Kennedy Park, made by Piedmont Engineers & Architects, dated September 30, 1965, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book JJJ at Page 44, reference to which is hereby craved for the metes and bounds thereof.

BEGINNING on Blossom Drive at the joint front corner of Lot Nos. 18 and 19 and running thence N. 87-18 W. 55.0 feet to a point; running thence along the curvature of New Lincoln Drive N. 42-18 W. 35.4 feet to a point on New Lincoln Drive; thence running along New Lincoln Drive N. 2-42 E. 180.0 feet to the joint rear corner of Lot 18, S. 87-18 E. 80.0 feet to the joint rear corners of Lots 18 and 19; running thence along the joint lines of Lot 18 and 19, S. 2-42 W. 133.0 feet to the point of beginning.

This being the identical property conveyed to the mortgagors herein by deed of Henry C. Harding Builders, Inc., dated December 7, 1965 and recorded December 14, 1965 in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 788, at Page 172.

This mortgage shall be junior in line to the following mortgages: (a) mortgage of Henry C. Harding Builders to Carolina Fed. Savings and Loan Assn. in the original amount of \$9,600.00 dated 10/7/65 and recorded in the RMC Office for G'ville Co., S.C. in Mort. Book 1010 at Page 50; and (b) mortgage of Odell & Margaret Cohens to Barclays Am. Credit, Inc., in the original amount of \$17,400.00 dated 6/2/81 and recorded 6/3/81 in the RMC Office for G'ville Co., S.C., in Mort. Book 1543 at Page 81.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the premises hereinafter described, or in anywise appertaining.

TO HAVE AND TO HOLD all and singular the premises unto the mortgagee, its successors, heirs and assigns forever.

AND the mortgagor does hereby bind himself and his heirs and successors to warrant and forever defend all and singular the premises unto the mortgagee, its successors, heirs and assigns, from and against himself and his heirs and successors, as a fault claiming, or to claim the same, or any part thereof.

AND IT IS AGREED, by and between the parties that the mortgagor, his heirs and successors and assigns, shall keep any building erected on the premises insured against loss and damage by fire for the benefit of the mortgagee, for an amount and with such company as shall be approved by the mortgagee, its successors, heirs and assigns, and shall deliver the policy to the mortgagee, and in default thereof, the mortgagee, its successors, heirs and assigns may, but have no duty to, effect such insurance and reimburse themselves under this mortgage for the expense thereof, together with interest thereon at the rate provided in the note from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurers, that the mortgagee, its successors, heirs and assigns, shall be entitled to receive from the aggregate of the insurance monies to be paid a sum equal to the amount of the debt secured by this mortgage.

AND IT IS AGREED, that if all or any part of the Property or an interest therein is sold or transferred by Mortgagor without Mortgagee's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage; (b) the creation of a purchase money security interest for household appliances; (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase. Mortgagee may, at Mortgagee's option, declare all the sums secured by this Mortgage to be immediately due and payable and Mortgagee may foreclose this Mortgage accordingly. Mortgagee shall have waived such option to accelerate if, prior to the sale or transfer, Mortgagor and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Mortgagee and that the interest payable on the sums secured by this Mortgage shall be at such rate as Mortgagee shall request. If Mortgagee has waived the option to accelerate provided in this paragraph, and if Mortgagor's successor in interest has executed a written assumption agreement accepted in writing by Mortgagee, Mortgagee shall release Mortgagor from all obligations under this Mortgage and the Note.

AND IT IS AGREED, by and between the parties, that if the mortgagor, his heirs and successors or assigns, shall fail to pay all taxes and assessments upon the premises when they shall first become payable, then the mortgagee, its successors, heirs or assigns, may cause the same to be paid, together with all penalties and costs incurred therein, and reimburse themselves under this mortgage for the sum so paid, with interest thereon at the rate provided in the note from the date of such payment.

AND IT IS AGREED, by and between the parties that upon any default being made in the payment of the note or of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, or failure to pay any other indebtedness which constitutes a lien upon the real property when the same shall severally become payable, then the entire amount of the debt secured or intended to be secured hereby shall become due, at the option of the mortgagee, its successors, heirs or assigns, although the period for the payment thereof may not then have expired.

AND IT IS AGREED, by and between the parties that should legal proceedings be instituted for the collection of the debt secured hereby, then the mortgagee, its successors, heirs or assigns, shall have the right to have a receiver appointed of the rents and profits of the premises, who after deducting charges and expenses attending such proceedings, and the execution of the trust as aforesaid, shall apply the residue of the rents and profits towards the payment of the debt secured hereby.

068

1639-685