

MORTGAGE

Documentary Stamps are figured on the amount financed: \$ 4,101.97

THIS MORTGAGE is made this 16th day of May 19 84, between the Mortgagor, Bobby Ray and Robin K. Cospers (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION BANK, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of four thousand seven hundred fifty five and 12/100 Dollars, which indebtedness is evidenced by Borrower's note dated May 16, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 15, 1986

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 state of South Carolina, County of Greenville, being known as Lot No. 39 of Subdivision known as Valleybrook, Section 1, according to plat having been recorded in the R.M.C. Office for Greenville County at Plat Book 4-N, at page 60, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northern side of Valleybrook Road at the joint front corner of Lots Nos. 39 and 54, and running thence with the joint line of said lots N 24-11 E 130 feet to an iron pin at the corner of Lot No. 40; and running thence with the joint line of Lot No. 40, S 65-49 E 100 feet to an iron pin on the western side of Bee Tree Court and running thence with the western side of Bee Tree Court, S 24-11 W 105 feet to an iron pin at the intersection of Bee Tree Court and Valleybrook Road, and running thence with said intersection the chord of which is S 69-11 W 35.4 feet to an iron pin the northern side of Valleybrook Road, and thence with the northern side of Valleybrook Road N 65-49 W 75 feet to the point of beginning.

THIS is the same property conveyed to the Grantor herein in Deed Book 1064, page 849, by Deed of Bankers Trust of South Carolina, dated September 14, 1977.

THIS conveyance is made subject to any and all existing reservations, easements, rights of way, zoning ordinances and restrictions or protective covenants that may appear of record, on the recorded plat(s) or on the premises.

DERIVATION: This is the same property conveyed by deed of Bankers Trust of South Carolina unto Bobby Ray Cospers and Kimberly Ruth Cospers, dated September 14, 1977, recorded September 15, 1977 in Volume 1064 at Page 849 of the R.M.C. Office for Greenville County, Greenville, South Carolina.

This is that same property conveyed by deed of Kimberly Ruth Cospers (her undivided 1/2 interest) to Bobby Ray Cospers in deed Volume 1086 at Page 144 dated August 14, 1978 and recorded August 25, 1978 in the RMC Office for Greenville County, SC.

which has the address of Route 2 #39 Valleybrook Rd., Piedmont (Street) (City) South Carolina 29673 (State and Zip Code) (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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