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SOUTH CAROLINA  
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## MORTGAGE

THIS MORTGAGE is made this 11 day of October,  
1984, between the Mortgagor, JAMES W. COOPER,  
(herein "Borrower"), and the Mortgagee, First Federal  
Savings and Loan Association of South Carolina, 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 TWENTY THOUSAND, EIGHTY  
FIVE DOLLARS & 03/100 Dollars, which indebtedness is evidenced by Borrower's  
note dated \_\_\_\_\_, (herein "Note"), providing for monthly installments of principal  
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October  
31, 1992.....;

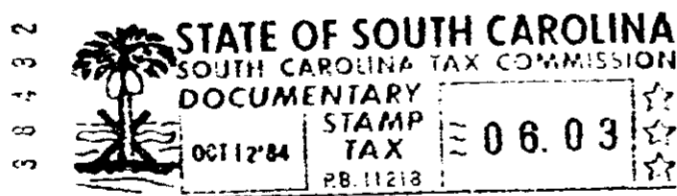
TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest  
thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect  
the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein  
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 in Greenville County,  
State of South Carolina and being shown as Lot No. 4 on a plat of the property of  
William R. Timmons, recorded in the RMC Office for Greenville County in Plat Book MM,  
Page 127 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the southeasterly side of Avery Street at the joint front corner  
of Lots 3 and 4 and running thence with said street S. 61-04 W. 89 feet to a point at the  
joint front corner of lots 4 and 5; thence with the common line of said lots S. 28-56 E.  
156.9 feet to an iron pin; thence N. 58-22 E. 89.1 feet to an iron pin; thence N. 28-56 W.  
152.7 feet to the point of beginning.

Being the same property conveyed to mortgagor by deed of William F. Revis, dated May 10,  
1963 and recorded in the RMC Office for Greenville County on May 13, 1963 in Deed Book  
722 at Page 395.

This mortgage is junior in lien to the mortgage of Ansel Lee Cope given in favor of  
Shenadoah Life Insurance Company, dated July 27, 1961 and recorded in the RMC Office  
for Greenville County on July 27, 1961 in Book 864 at Page 197.



which has the address of 109 Avery Street Greenville,  
(Street) (City)

South Carolina (herein "Property Address");  
(State and Zip Code)

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 seized 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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7328-RV-27