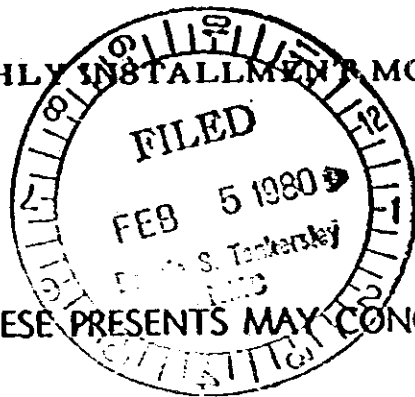


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REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of Greenville



BOOK 1494 PAGE 963

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

Whereas, we the said Thomas J. Cooper and Annie M. Cooper hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith, stand indebted, firmly held and bound unto the Citizens and Southern National Bank of South Carolina, Greenville, S. C., hereinafter called Mortgagee, the sum of \$10,837.21 plus interest as stated in the note or obligation, being due and payable in 72 equal monthly installments commencing on the 5th day of February, 1980 and on the same date of each successive month thereafter.

Said note provides that past due principal and/or interest shall bear interest at the rate of seven (7%) per cent per annum as reference being had to said note will more fully appear; default in any payment of either principal or interest to render the whole debt due at the option of the Mortgagee or holder hereof. Forbearance to exercise this right with respect to any failure or breach of the maker shall not constitute a waiver of the right as to any subsequent failure or breach. Both principal and interest are payable in lawful money of the United States of America

at the office of the Mortgagee at Greenville, South Carolina, or at such other place as the holder hereof may from time to time designate in writing.

NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor in hand well and truly paid by the said Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents DO GRANT, bargain, sell and release unto the said Mortgagee the following described real estate, to-wit:

ALL that piece, parcel or lot of land with the buildings and improvements thereon, situate, lying and being near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot 231 on Section 111 of Orchard Acres, which plat is recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book 42 at page 143, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Western side of Orchard Drive joint front corner of Lots 230 and 231: and running thence S. 84-30 W. 179.7 feet to an iron pin, joint rear corner of Lots 230 and 231: thence along the line of Lot 229, S. 3-08 E. 90 feet to an iron pin joint rear corner of Lots 231 and 232: thence N. 84-25 E. 183.2 feet to an iron pin on Orchard Drive, joint front corner of Lots 231 and 232: thence N. 4-42 W. 12.9 feet to a point: thence continuing along Orchard Drive, N. 5-30 W. 77.1 feet to an iron pin, the point of beginning.

This being the same piece of property which was conveyed to Thomas J. Cooper and Annie M. Cooper by Perry B. Wilson on May 29, 1968 and recorded in the Greenville County Clerk's Office on May 29, 1968 in Deed Book 845 at page 85.

Mortgagee's Address: The C&S Bank of S. C. P.O. Box 1449 Greenville, S. C. 29602

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