Mann, Foster & Richardson, Attorneys at Law, Greenville, S.C. 1977

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Julia McDaniel Cooper, also known as Julia L. Cooper, and Richard Warren B. Cooper

(hereinafter referred to as Mortgagor) is well and truly indebted unto

JACK E. SHAW BUILDERS, INC.

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Ten Thousand Six Hundred Two and 69/100 ------ Dollars (\$ 10,602.69) due and payable in full on or before February 18, 1975

with interest thereon from date at the rate of eight per centum per annum, to be paid: at maturity

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

All that certain lot or tract of land in the City and County of Greenville, known as Lot 7 of Copeland Dale Subdivision, a Plat of the same dated June 1959, by Jones and Sutherland, Eng., being noted in Plat Book "QQ", at Page 89, Office RMC for Greenville County, the same being more particularly described as follows:

BEGINNING at an iron pin on the eastward side of Hardale Lane, being the joint corner of Lots 6 and 7 and running thence N. 46-50 W. 12.5 feet to an iron pin; thence N. 28-14 W. 47.4 feet along a cord to an iron pin; thence N. 24-34 W., along a cord, 25.0 feet to an iron pin; thence N. 44-20 E. 165.3 feet to an iron pin; thence S. 27-0 E. 79.1 feet to an iron pin, which is the rear joint corner of Lots 7 and 6; thence S. 42-10 W. 163 feet along the line to division of Lots 6 and 7 to the point of beginning.

ALSO all that piece, parcel or lot of land on the north side of E. McBee Avenue, in the City of Greenville, County of Greenville, State of South Carolina described as follows:

BEGINNING at a point on the north side of E. McBee Avenue, which point is 9 feet southeast from the corner of Lot 4, formerly owned by W. P. Conyers and now owned by George Parker and running thence along E. McBee Avenue S. 72 E. 35 feet to stake on corner of lot formerly owned by John McDavid, now owned by R. C. Gray; thence along line of last mentioned lot N. 17½ E. 100 feet to a point; thence along line of property of Eliza McDaniel to a point 9 feet southeast from said Conyers-Parker line and which point is 100 feet northeast from the beginning corner S. 17½ 100 feet along line of property of Eliza McDaniel, saving and excepting therefrom the residence now situated thereon, which building is not intended to be conveyed herein, but which Eliza McDaniel expressly reserved to and for herself together with the right and privilege of moving and removing same off and from said portion of lot of land herein mortgaged.

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Morigagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgager by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

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