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MORTGAGE

TOWARD OF EARKERSLEY

BRC, KCC

THIS MORTGAGE is made this. 14th day of September

19.77., between the Mortgagor, Bobby Ray Cosper and Kimberly Ruth Cosper

(herein "Borrower"), and the Mortgagee,

Bankers Trust of South Carolina, a corporation organized and existing under the laws of South Carolina, whose address is

Columbia, South Carolina (herein "Lender").

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 a Subdivision known as Valleybrook, Section 1, according to plat having been recorded in the RMC Office for Greenville County as Plat Book 4N at Page 60, and having according to said plat the following metes and bounds, to-wit:

This being the same property conveyed unto the Mortgagor herein by deed from Bankers Trust of South Carolina of even date, to be recorded herewith.

which has the address of ... 39 Valleybrook Road Greenville

(Street) [City]

South Carolina 29601 (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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

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