LOWG, BLACK & GASTON

STATE OF SOUTH CAROLINA DO REENVILLE STATE OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, ZANE R. COTHRAN AND SABRINA W. COTHRAN

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

## GRACE H. TAYLOR

(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

FOUR THOUSAND DOLLARS AND NO/100----- Dollars (\$ 4,000.00 ) due and payable

IN ACCORDANCE WITH THE TERMS OF THE NOTE OF EVEN DATE HEREWITH FOR WHICH THIS MORTGAGE STANDS AS SECURITY

with interest thereon from

date

at the rate of 15%

per centum per annum, to be paidmonthly

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 piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being shown and designated as Lot 74, Section 2, on a plat of Oak Forest Subdivision, recorded in the RMC Office for Greenville County in Plat Book 6-H at Page 31. Said lot fronts 85 feet on Clearfield Road; runs back to a uniform depth of 150 feet; and has 85 feet across the rear.

THIS is the same property conveyed to the Mortgagor's herein by deed of Grace H. Taylor, dated June 1, 1982, and recorded simultaneously herewith.

THIS mortgage is junior in lien to that certain mortgage in favor of Collateral Investment Company, dated May 28, 1980, and recorded May 30, 1980, in the RMC Office for Greenville County in REM Book 1504 at Page 271. Said mortgage being Assigned to S. C. State Housing Authority recorded June 16, 1980 in Mortgage Book 1505 at Page 238.

Mortgagee's Address:

247 KNOlls AT PElhAM-4001 PELHAM- Rd. GREER, S.C. 29651

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

OTO 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 its 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 Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.