



State of South Carolina )

COUNTY OF GREENVILLE )

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

James P. Cooper and Paula T. Cooper,

(hereinafter referred to as Mortgagor) (SEND(S) GREETINGS:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, SOUTH CAROLINA (hereinafter referred to as Mortgagee) in the full and just sum of

Forty Seven Thousand Seven Hundred and No/100-----\$ 47,700.00 )

Dollars as evidenced by Mortgagee's promissory note of even date herewith which note does not contain a provision for escalation of interest rate (paragraphs 9 and 10 of this mortgage provides for an escalation of interest rate under certain conditions), said note to be repaid with interest as the rate or rates therein specified in installments of

Three Hundred Eighty Three and 82/100-----\$ 383.82 ) Dollars each on the first day of each month hereafter, in advance, until the principal sum with interest has been paid in full, such payments to be applied first to the payment of interest computed monthly on unpaid principal balances, and then to the payment of principal with the last payment, if not sooner paid, to be due and payable thirty(30) years after date, and

WHEREAS, said note further provides that if at any time any portion of the principal or interest due thereunder shall be past due and unpaid for a period of thirty days, or if there shall be any failure to comply with and abide by any By-Laws or the Charter of the Mortgagee, or any stipulations set out in this mortgage, the whole amount due thereunder shall at the option of the holder thereof, become immediately due and payable, and said holder shall have the right to institute any proceedings upon said note and any collateral given to secure same, for the purpose of collecting said principal due, and interest, with costs and expenses for proceedings, and

WHEREAS, the Mortgagee may hereafter become indebted to the Mortgagor for such further sums as may be advanced to the Mortgagor's account for the payment of taxes, insurance premiums, repairs, or for any other purpose;

NOW KNOW ALL MEN That the Mortgagee, in consideration of said debt and to secure the payment thereof and any further sums which may be advanced by the Mortgagee to the Mortgagor's account, and also in consideration of the sum of Three Dollars (\$3.00) to the Mortgagee in hand well and truly paid by the Mortgagor at and before the sealing 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, the following described real estate:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, being and being in the State of South Carolina, County of Greenville, located on the Southeastern intersection of Old Buncombe Road and Chaucer Road and being further known and designated as Lot 150 on plat of property of Northwood Hills, Section IV, which plat is recorded in the RMC Office for Greenville County in Plat Book ZZ at Page 145 and having, according to said plat, metes and bounds, to-wit:

BEGINNING at a point on the Southeastern side of Old Buncombe Road and running thence N. 9-08 E. 125 feet to a point; thence turning and running along a curve, the chord of which is N. 49-49 E. 37.9 feet to a point on the Southern side of Chaucer Road; thence running along Chaucer Road, S. 89-30 E. 135 feet to a point at the joint corners of Lots 150 and 151; thence turning and running along the joint line of said Lots, S. 1-22 W. 156.4 feet to a point; thence turning and running, N. 86-58 W. 180 feet to a point on Old Buncombe Road, the point of beginning.

This being the same property acquired by the Mortgagors herein by deed of Calvin N. Cox and Martha C. Cox of even date to be recorded herewith.

GCTO -----2 NQ23 77 613

3.0007

4328 RV-2