

MORTGAGE

(Construction—Permanent)

THIS MORTGAGE is made this 2nd day of December,
1977, between the Mortgagor, Marvin O. Cooper

, (herein "Borrower"), and the Mortgagee, South Carolina
Federal Savings and Loan Association, a corporation organized and existing under the laws of the United States of
America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand and No/100---
Dollars or so much thereof as may be advanced, which
indebtedness is evidenced by Borrower's note dated December 2, 1977, (herein "Note"),
providing for monthly installments of interest before the amortization commencement date and for monthly install-
ments of principal and interest thereafter, with the balance of the indebtedness, if not sooner paid, due and payable
on May 1, 2007;

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, (b) the performance
of the covenants and agreements of Borrower contained in a Construction Loan Agreement between Lender and Bor-
rower dated December 2, 1977, (herein "Loan Agreement") as provided in paragraph 24
hereof, and (c) 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 piece, parcel or lot of land situate, lying and being in the State of South
Carolina, County of Greenville, in the City of Mauldin, being known and designated
as Lot No. 108 on plat of Forrester Woods, Section 7, recorded in the R.M.C.
Office for Greenville County, South Carolina, in Plat Book 5-P, at pages 21 and
22 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on Stoney Creek Drive, joint front corner of Lots 107 and
108 and running thence with the common line of said lots, S. 61-23 E. 180.9 feet to
a point, joint rear corner of said lots; thence turning and running with the rear
line of Lot 108, N. 36-04 E. 100 feet to a point, joint rear corner of Lots 108 and
109; thence turning and running with the common line of said lots, N. 61-53 W.
172.4 feet to a point on Stoney Creek Drive, joint front corner of said lots; thence
turning and running with Stoney Creek Drive, S. 41-0 W. 100 feet to the point of
beginning.

The above property is the same conveyed to the Mortgagor herein by deed of
W. D. Yarborough dated December 2, 1977, recorded herewith.

Derivation:

which has the address of Route 6, Stoney Creek Drive, Greenville
[Street] [City]
S. C. 29607 (herein "Property Address");
[State and Zip Code]

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the im-
provements 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 at-
tached to the property, all of which, including replacements and additions thereto, shall be deemed to be and re-
main 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 seized 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 gen-
erally 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.

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