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REAL ESTATE MORTGAGE

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LENDER - MORTGAGEE

FORD MOTOR CREDIT COMPANY

211 Century Dr., Suite 3.00-C, Greenville, S.C. 29607

BORROWER(S) - MORTGAGOR(S)

Benny A. Cook and Juanita N. Cook

115 Vaughan St., Greer, S.C. 29651

STATE OF SOUTH CAROLINA,)

County of Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:







WHEREAS, the undersigned Mortgagor(s) hereinafter referred to as "Mortgagor" in and by that certain Promissory Note, bearing Loan Date 7-12-82, stand firmly held and bound unto Ford Motor Credit Company hereinafter sometimes referred to as "Mortgagee," in the penal sum of Thirty-Three Thousand and no/100------ DOLLARS, conditioned for the payment of the full and just sum of Thirteen Thousand Three Hundred Ninety Two and 45/100 DOLLARS as in and by the said Promissory Note and condition thereof, reference being thereunto had, will more full appear.

NOW, KNOW ALL MEN, THAT said Mortgagor Benny A. Cook & Juanita N. Cook in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee, according to the condition of the said Promissory Note, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said Mortgagee.

FORD MOTOR CREDIT COMPANY. ITS SUCCESSORS AND ASSIGNS:

All that piece, parcel or lot of land, situate, lying and being on the western side of Vaughn Street, near the Town of Greer, and known and designated as Lot 12 of a subdivision known as Pleasantview Acres, Plat of which is recorded in the RMC Office for Greenville County in Plat Book FF, at page 365, and, according to said plat has the following metes and bounds, to wit: BEGINNING at an iron pin on Vaughn Street, joint corner of Lots 11 and 12, and running thence with the joint line of said lots, N. 93-00 M., 192 feet; running thence N. 2-00 E. 30 feet to an iron pin; thence S. 88-00 E., 192 feet to an iron pin on the western side of Vaughn Street; running thence with the western side of said street, S. 2-00 M. 80 feet to an iron pin, point of beginning. Being the property conveyed to the mortgagors by deed of Ted A. Conwell dated March 11, 1977 and recorded in Deed Book 1052 at Page 566. The above property is also known as 115 Yaughn St., Greer, S.C.

TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said premises unto the said Mortgagee, its successors and assigns forever. And the Mortgagor does hereby bind his heirs, executors, and administrators, to warrant and forever defend all and singular the said premises unto the said Mortgagee, its successors and assigns, from and against his heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, by and between the said parties, that the said Mortgagor, his heirs, executors or administrators, shall and will forthwith insure the house and building on said lot, and keep the same insured from loss or damage by fire in at least such sums as the Mortgagee shall from time to time require and assign the policy of insurance to the said Mortgagee, its successors or assigns. And in case the Mortgagor at any time neglects or fails so to do, then the said Mortgagee, its successors or assigns, may cause the same to be insured in its own name, and reimburse itself for the premium and expenses of such insurance under the mortgage.

AND IT IS AGREED, by and between the said parties in case of default in any of the payments of interest or principal as herein provided for, or in the said Promissory Note for which this instrument is evidence of security, the whole amount of the debt secured by this mortgage shall at the option of the said Mortgagee become immediately due and payable.

AND IT IS FURTHER AGREED, that said Mortgagor, his heirs and assigns, shall pay promptly all taxes assessed and chargeable against said property, and in default thereof, that the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the Mortgagee shall so elect.

CLO 811339 Jun 78 Previous editions may NOT be used

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