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MORTGAGE Documentary Stamps are figured on the amount financed: \$ 11,058.44

THIS MORTGAGE is made this 31st day of May 1984, between the Mortgagor, Virgil Leon Cooley and Carole S. Cooley (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty-one thousand two hundred eleven and 20/100 (21,211.20) Dollars, which indebtedness is evidenced by Borrower's note dated May 31, 1984 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on June 15, 1994

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 piece, parcel or lot of land lying in Hillside Community, County of Greenville, State of South Carolina, and shown as 5.15 Acres, more or less on a Plat for Virgil Leon Cooley by J. L. Montgomery, dated April, 1973, which Plat is recorded in the R.M.C. Office for Greenville County in Plat Book _____, Page _____, and having, according to said Plat, the following metes and bounds, to-wit:

Beginning at a point near the center of Hillside Church Road, joint corner of property, now or formerly of A. B. Thompson, and running thence along the center of Hillside Church Road, N. 5-44 E., 100 ft.; N. 10-55E., 50 Ft. and N. 17-08 E., 340 Ft. to a point on the line of property of Miss Ora Smith, which point is approximately 9/10 of a mile Southwest of Sprouse Lane and running thence with the line of Ora Smith, N. 72-52 W., 351.1 Ft. to an iron pin; thence S. 17-10 W., 693.9 ft. to an iron pin; thence along the property of Thompson, N. 89-32E., 304.9 ft. to an iron pin; thence N. 54-09 E., 141.8 ft. to an iron pin at the point of beginning.

This is the same property conveyed by deed of Ora M. Smith and Lala O. Smith unto Virgil Leon Cooley and Carole S. Cooley dated 5-30-73, recorded 6-4-73 in book 976 at page 84 of the RMC office for Greenville, County, Greenville S.C.

which has the address of Rt. 3 Hillside Church Rd., Fountain Inn, S.C. 29644 (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.

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