BOOK 1092 PAGE 246

First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Lindsey T. Cooper III

and Martha M. Cooper

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

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

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,

Butler Township, on the northern side of Colvin Road being shown as Lot 49 on plat of Heritage Hills recorded in Plat Book YY at page 187, and having according

to said plat the following metes and bounds:

Beginning at an iron pin on the northern side of Colvin Road at the joint front corner of Lots 49 and 50 and running thence with line of Lot 50 and with the center of drainage easement S 3 W 137.1 feet to iron pin; thence N 85-35 E 127.6 feet to a pin at rear corner of Lot 48; thence with line of Lot 48, S 9 W 162 feet to an iron pin on Colvin Road; thence with the northern side of Colvin Road, N 83-01 W 110 feet to beginning.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, the mortgagor promises to pay to the mortgagee the sum of 1/48th of 1% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan and on his failure to pay it, the mortgagee may advance it for the mortgagor's account and collect it as a part of the debt secured hereby.

The mortgagor agrees that after the expiration of 10 years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of 5 years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the mortgagee as premium for such insurance 1/2 of 1% of the principal balance then existing.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

FOR SATISFACTION TO THIS MORTGAGE SEE SATISFACTION BOOK PAGE MATERIAL AND CANCELED OF RECORD

ARM C. FOR CREENVEL M. NO.