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MORTGAGE

THIS MORTGAGE is made this. 28th day of June.

19.82., between the Mortgagor, Joel N. Cook.

(herein "Borrower"), and the Mortgagee, South Carolina.

Federal Savings and Loan Association a corporation organized and existing under the laws of State of South Carolina, whose address is 1500 Hampton.

Street, Columbia, South Carolina 29201 (herein "Lender").

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot #25 of property entitled PARKSTONE, plat of which is recorded in the RMC Office for Greenville County in Plat Book 8-P at Page 42 and having, according to said plat, metes and bounds as shown thereon.

This being the same property acquired by the Mortgagor by deed of Davis Mechanical Contractors, Inc. dated June 28, 1982 and to be recorded herewith.

DOCUMENIARY STAMP 3 1 2. 4 0 12

which has the address of ... 3. Parkstone Court, Greenville, South Carolina . 29609.

... (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 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.

SOUTH CAROLINA-1 to 4 Family-6/75-FNMA/FHLMC UNIFORM INSTRUMENT

TO --- 1 JN28 82

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