STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

WHEREAS, Joan F. Cooley

(hereinafter referred to as Mortgagor) is well and truly Indebted unto Sharonview Federal Credit Union, Post Office Box 32414, Charlotte, N.C. 28232,

(hereinafter referred to as Mortgages) as evidenced by the Mertgager's promissery note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Six Thousand Six Hundred Eighty and No/100--- Dollars (\$ 6,680.00) due and payable

according to the terms and conditions set out in the note of even date which this mortgage secures

with Interest thereon from date at the rate of 16% per centum per annum, to be paid: Weekly.

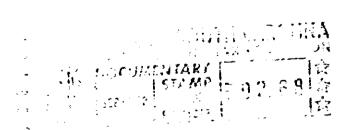
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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 Mortgagoe at any time for advances made to or fer his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has grented, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, 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, in Gantt Township, on the Northeastern side of Alhambra Boulevard, being shown and designated as Lot No. 45 (Forty-Five) on a plat of "Cutler Ridge" made by C.O. Riddle, Surveyor, dated November, 1962, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book YY, at Page 107, reference to said plat being craved for a complete and detailed description thereof.

This is the same property conveyed to Joan F. Cooley by deed of William L. Bingham dated October 28th, 1977, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1068, at Page 535.

The lien of this mortgage is junior and inferior in rank to the lien of that mortgage given to North Carolina National Bank in the original amount of \$26,350.00 as recorded in the RMC Office for Greenville County, South Carolina, in REM Book 1415, at Page 926.



Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may erise or be had thereform, and including all heating, plumbing, and lighting 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.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomseever lawfully claiming the same or any part thereof.

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