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MORTGAGE

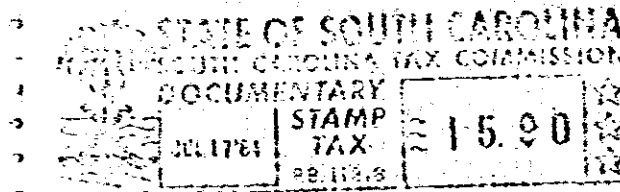
VOL 1872 PAGE 865

THIS MORTGAGE ("Security Instrument") is given on July 16, 1984. The mortgagor is T. STEVEN COTTER ("Borrower"). This Security Instrument is given to First Atlanta Mortgage Corporation, which is organized and existing under the laws of Georgia, and whose address is 615 Peachtree Street, N.E., Atlanta, Georgia 30308 ("Lender"). Borrower owes Lender the principal sum of Fifty-Three Thousand and No/100 Dollars (U.S. \$ 53,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2014. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land, together with all improvements thereon, situate, lying and being in Austin Township, County of Greenville, State of South Carolina, on the Northern side of Bethel Road, and being known and designated as Lot No. Four (4) as shown on plat of Forest Trail, prepared by Freeland & Associates, dated April 18, 1979, and recorded in the RMC Office for Greenville County, S. C. in Plat Book 7-X, at Page 59, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the Northern side of Bethel Road, at the joint front corner of Lots Nos. 3 and 4, and running thence with the line of Lot No. 3, N. 22-53 E. 188.3 feet to an iron pin; thence S. 67-07 E. 80 feet to an iron pin at the rear corner of Lots Nos. 4 and 5; thence with the line of Lot No. 5, S. 22-53 E. 186.2 feet to an iron pin on Bethel Road; thence along said Bethel Road, N. 68-34 W. 80 feet to the point of beginning.

This is the identical property conveyed to the Mortgagor herein by deed of Martha W. Gaw and William H. Gaw, Jr., dated June 22, 1984, and recorded in the RMC Office for Greenville County, S. C. in Deed Book _____ at Page _____, on July 17, 1984.



which has the address of 507 Bethel Road (Street) Greenville (City)
 South Carolina 29662 ("Property Address"); (Zip Code)

TO HAVE AND TO HOLD such property 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 rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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