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State of South Carolina S. T. INNERSLEY R.M.C.

COUNTY OF GREENVILLE

Address of mortgagee: Box 708 Greer, S. C., 29651

To All Whom These Presents May Concern: I, Jo Ann Cosmat

hereinafter called

the Mortgagor(s), SEND GREETING:

WHEREAS, the said Mortgagor(s) in and by my certain promissory note in writing, of even date with these Presents, am well and truly indebted to BANK OF GREER, GREER, S. C., hereinafter called Mortgagee, in the full and just sum of

Twenty One Thousand (\$21,000.00)----- DOLLARS, to be paid in monthly installments of \$213.01 commencing on the 20 day of August, 1978 and on the 20 day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not paid sooner, shall be due and payable on the 20 day of July, 1993.

with interest thereon from date at the rate of nine (9) per centum per annum, to be computed and paid monthly, as stated above, until paid in full; all interest not paid when due to bear interest at the same rate as principal; and if any portion of principal or interest be at any time past due and unpaid, the whole amount evidenced by said note to become immediately due, at the option of the holder hereof, who may sue thereon and foreclose this mortgage; and in case said note should be placed in the hands of an attorney for suit or collection the Mortgagor(s) agree(s) to pay all costs and expenses including a reasonable amount as attorneys' fees, this to be added to the mortgage indebtedness, and to be secured under this mortgage as a part of said debt.

NOW KNOW ALL MEN, That the said Mortgagor(s), in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said note, and also in consideration of the further sum of Three Dollars to the said Mortgagor(s) paid by the said Mortgagee at and before the signing of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the said Mortgagee,

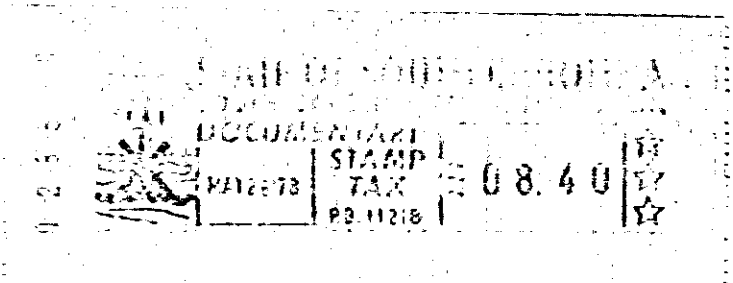
All that piece, parcel or lot of land in Chick Springs Township, County of Greenville, State of South Carolina, located about two miles South of Greer on the Northern side of Roger Circle and shown on plat of property made for Jo Ann S. Cosmat by John A. Simmons, surveyor, dated Sept. 15, 1962 and has the following metes and bounds, to wit:

BEGINNING at an iron pin on the northern side of Roger Circle at corner of J. D. Smith and running thence N. 75-10 E., 100 feet along the northern side of Roger Circle to an iron pin; corner of the intersection of Roger Circle; thence N. 24-50 W., 243.5 feet along the West side of Roger Circle to center of culvert over said street; thence S. 78-32 W., 101.2 feet along J. D. Smith and a creek to an iron pin; thence S. 24-50 E., 249.5 feet along J. D. Smith to the beginning corner.

This is the same conveyed to the within mortgagor by J. D. Smith by deed recorded 9-20-;962 in deed book 707 page 140, Greenville County R. M. C. Office.

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