



MORTGAGE

THIS MORTGAGE is made this 6th day of April 1981 between the Mortgagor, Leslie M. Cook and Roy C. Cook (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of TEN THOUSAND ONE HUNDRED SEVENTY-FOUR AND 68/100 Dollars, which indebtedness is evidenced by Borrower's note dated APRIL 6, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on MAY 1, 1984.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of GREENVILLE, State of South Carolina:

All that lot of land in the County of Greenville, State of South Carolina, on the northern side of Harrison Bridge Road, shown on a plat entitled "Property of Roy Calvin Cook" made by Campbell & Clarkson, Surveyors, November 3, 1969; and having, according to said plat, the following metes and bounds:

Beginning at a pin in the center of Harrison Bridge Road and running thence with the center of said road N. 79-32 E. 140 feet to a pin at the line of Dennis; thence with the line of Dennis N. 16-43 E. 254.8 feet to a pin; thence S. 71-44 W. 120 feet to a pin; thence S. 22-44 W. 251.3 feet to the beginning corner. The beginning point is approximately 3561 feet from the intersection of Harrison Bridge Road and Fork Shoals Road.

This property is subject to right of way of said road and to any other rights of way of record.

This is the same property conveyed by deed of James Allen Sweeney, dated and recorded 11/12/69, in volume 879 at page 215 of the RMC Office for Greenville County, SC.

which has the address of RT, 3, BOX 231 SIMPSONVILLE, SC 29681 (herein "Property Address");

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.

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