

FILED
GREENVILLE CO. S. C.
DEC 14 3 49 PM '79
DONNIE S. TANKERSLEY
R.M.C.

POD 1491 PAGE 205

MORTGAGE

THIS MORTGAGE is made this 14th day of December 1979, between the Mortgagor, MICHAEL J. EPPRECHT AND PAMELA M. EPPRECHT (herein "Borrower"), and the Mortgagee, NCNB MORTGAGE CORPORATION, a corporation organized and existing under the laws of the state of North Carolina, whose address is P. O. Box 34069, Charlotte, North Carolina 28234 (herein "Lender").

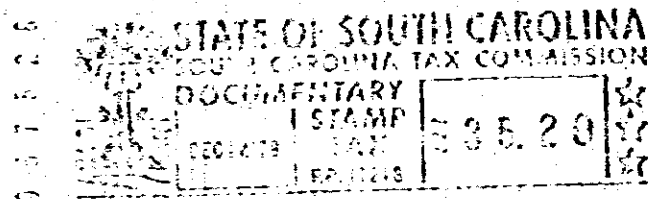
WHEREAS, Borrower is indebted to Lender in the principal sum of Eighty-eight Thousand and No/100 (\$88,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 2010.

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 piece, parcel or lot of land situate, lying and being on the Southern side of Sugar Cane Court, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 23 as shown on a plat entitled "Map 7, Sugar Creek", as recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 7-C at page 15 and having, according to said plat, and according to a more recent plat entitled "Property of Michael J. Epprecht and Pamela M. Epprecht", dated December 10, 1979, prepared by C. O. Riddle, the following metes and bounds:

BEGINNING at an iron pin on the Southern side of Sugar Cane Court, said pin being the joint front corner of Lots 22 and 23, and running thence with the common line of said lots S. 57-39-16 E. 175.13 feet to an iron pin, the joint rear corner of Lots 22 and 23; thence S. 53-29-17 W. 97.56 feet to an iron pin, the joint rear corner of Lots 23 and 24; thence with the common line of said lots N. 62-42-17 W. 160 feet to an iron pin on the Southern side of Sugar Cane Court; thence with the Southern side of Sugar Cane Court on a curve, the traverse line being N. 29-48-44 E. 36.93 feet to an iron pin; thence N. 48-02-05 E. 38.95 feet to an iron pin; thence N. 51-16-56 E. 32.45 feet to the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of M. G. Proffitt, Inc., dated December 14, 1979, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 1117 at page 264, on December 14, 1979.



which has the address of 112 Sugar Cane Court, Greer, S. C. 29651 (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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