Mortgagee's mailing address: P. O. Box 1329, Greenville, S. C. 29602 RICHARDSON AND JOHNSON, P. A. Alleman Allaw Highely, S.C. 29602 MORIONOL OF TO ALL WHOM THESE PRESENTS MAY CONCERN: STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

WHEREAS.

0,00

JAMES C. SCHEPIS

(hereinafter referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK AND TRUST COMPANY

12 5.71% 2 352...1

(hereinalter referred to as Mortgagee) as evidenced by the Mortgagos's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Twenty Thousand and no/100----- Dollars (\$ 20,000.00) due and payable interest only on March 1, 1979 and beginning April 1, 1979 in sixty (60) equal monthly installments of Four Hundred Forty-four and 89/100 (\$444.89) Dollars payable on the first of each and every month. at the rate of 12 per centum per annum, to be paid: with interest thereon from

as stated above

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 Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagor, 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

See Schedule A Attached



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, 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 fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

The Mortgagor coveriants 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 lieus 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 whomsoever lawfully claiming the same or any part thereof.

THE WORLD WINDS