MORTGAGE

THIS MORTGAGE is made this.

19 81 between the Mortgagor, Steven Epps, Jr. and Mary Lou H. Epps

(herein "Borrower"), and the Mortgagee UNITED FEDERAL.

SAVINGS AND LOAN ASSOCIATION OF FOUNTAIN INN

a corporation organized and existing under the laws of the United States of America whose address is 201 Trade Street,

Fountain Inn, S. C. 29644 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of . Sixty Seven Thousand Four Hundred Sixty Three and 49/100------ Dollars, which indebtedness is evidenced by Borrower's note dated . . . June. 11, . 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 . October 1, . 2009

ALL that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, in the corporate limits of Mauldin, being shown on plat by R. B. Bruce, R.L.S. as Lot No. 112 on a plat of FORRESTER WOODS, Section 7, recorded in the RMC Office for Greenville County in Plat Book 5-P, at pages 21 and 22, reference to said plat is hereby craved for the metes and bounds thereof.

This being the same property conveyed to the Mortgagors herein by deed of Charles D. Rankin and Marian O. Rankin of even date to be recorded herewith.

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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 casements, 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 decided 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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SOUTH CAROLINA-1 to 4 Family-6, 75-FNMA/FHLMC UNIFORM INSTRUMENT

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