ORFENVILLE CO. S. C.

MORTGAGE

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THIS MORTGAGE is made this. 25th day of October.

19.83, between the Mortgagor, E. DIXON EPPERSON, JR., and BONNIE L. EPPERSON

(herein "Borrower"), and the Mortgagee,

AMERICAN FEDERAL BANK, F. S. B.

a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of .. Thirty-Three Thousand Nine Hundred & No/100. (\$33,900.00)......Dollars, which indebtedness is evidenced by Borrower's note dated. October 25, 1983.... (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on November 1, 2013.....

ALL that certain piece, parcel or lot of land situate, lying and being in Paris Mountain Township, County of Greenville, State of South Carolina, on the eastern side of Dronfield Drive, being shown and designated as Lot No. 92 on plat of "Buxton" recorded in the RMC Office for Greenville County, S.C., in Plat Book 4-N at Page 3, and having, according to a more recent plat entitled "Property of E. Dixon Epperson, Jr., & Bonnie L. Epperson" prepared by Carolina Surveying Co. on October 24, 1983, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Dronfield Drive at the joint front corner of Lots Nos. 92 and 93 and running thence with the common line of said lots S. 56-55 E. 160' to an iron pin; thence S. 32-09 W. 98.6 feet to an iron pin at the joint rear corner of Lots Nos. 91 and 92; thence N. 60-00 W. 29.45 feet to an iron pin; thence with the line of Lot No. 21, N. 74-19 W. 125.65 feet to an iron pin on the eastern side of Dronfield Drive; thence with the edge of said Drive N. 20-30 E. 50 feet to an iron pin and N. 32-09 E. 89.4 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by deed of Charles L. Doughty and Lillian C. Doughty, to be executed and recorded of even date herewith.

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which has the address of 100 Dronfield Drive, Greenville Greenvill

S. C. 29609 (herein "Property Address");
[State and Zip Code]

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

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