MAIN

FILED GREENVILLE CO. S. C.

Jen S 3 29 PH 279

First Mortgage on Real Estate

OLLIE FARHSWORTH MORTCAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James E. Epps and Sarah A. Epps

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the scaling 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 Mortgagoe, 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, at the southeast corner of the intersection of Rock Hill Road and Theresa Drive and being known and designated as Lot 18 on plat of Dreher Colony recorded in Plat Book FFF at page 41 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Rock Hill Road at the joint front corner of Lots 18 and 19 and running thence along Rock Hill Road N 58-30 W 100 feet to an iron pin; thence with the curve of the intersection of Rock Hill Road and Theresa Drive the chord of which is N 9-20 W 33.4 feet to pin; thence along the southeastern side of Theresa Drive, N 40-10 E 48.8 feet to an iron pin; thence continuing N 61-55 E 90 feet to pin; thence S 59-59 E 71.7 feet to pin at corner of Lot 19; thence with line of Lot 19, S 31-30 W 155.4 feet to iron pin, the point of beginning.

Said premises being the same conveyed to the mortgagors herein by deed recorded in Deed Book 865 at page 296.

The mortgagors agree that after the expiration of ten years from the date hereof, the mortgagee may at its opition apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagors agree to pay to the mortgagee as premium for such insurance one-half of one per cent of the principal balance then existing.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fix tures and equipment, other than the usual household furniture be considered a part of the real estate.