

STATE OF SOUTH CAROLINA
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GREENVILLE FILED
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DONNE HANKERSLEY

BOOK 1491 PAGE 576

MORTGAGE

THIS MORTGAGE is made this 19th day of December,
1979, between the Mortgagor, James C. Schepis,
(herein "Borrower"), and the Mortgagee, First Federal
Savings and Loan Association, a corporation organized and existing under the laws of the United States
of America, whose address is 301 College Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Ninety-Nine Thousand
Nine Hundred and No/100----- Dollars, which indebtedness is evidenced by Borrower's
note dated December 19, 1979, (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 those pieces, parcels or lots of land situate, lying and being on Chestnut Ridge
(formerly Thompson Avenue) on Paris Mountain, Paris Mountain Township, Greenville County,
State of South Carolina, being known and designated as Lots 22, 23, 24, 25, 26 and 27,
Section A, of the property of Paris Mountain Land Company as shown on plats recorded in
the RMC Office for Greenville County, South Carolina, in Deed Book DDD at Page 902, and
Plat Book K at Page 270, and having, according to a more recent plat prepared by Piedmont
Engineering Service dated February 20, 1956, recorded in the RMC Office for Greenville
County in Plat Book JJ at Page 109-B, the following metes and bounds, to wit:

BEGINNING at an iron pin on the East side of an alleyway at the joint corner of Lots 27 and
28, and running thence along the curvature of said alleyway as follows: N. 31-19 E. 74 feet
to an iron pin, N. 31-32 E. 101.6 feet to an iron pin; thence along the line where said
alleyway joins Chestnut Ridge, N. 24-23 E. 109.8 feet; thence continuing along the curvature
of said Chestnut Ridge as follows: N. 5-47 E. 152.2 feet to an iron pin; thence N. 12-44
E. 66.6 feet to an iron pin; thence N. 48-31 E. 50.2 feet to an iron pin; thence S. 87-56
E. 58.1 feet to an iron pin; thence S. 44-50 E. 63 feet to an iron pin; thence S. 36-28 E.
66.1 feet to an iron pin; thence S. 24-39 E. 67.7 feet to an iron pin; thence S. 6-49 E.
63.1 feet to an iron pin; thence S. 15-14 W. 140.4 feet to an iron pin; thence S. 23-26 W.
110.7 feet to an iron pin; thence S. 40-07 W. 75.1 feet to an iron pin at the joint corner
of Lots 27 and 28 (said pin being located 415 feet in a Northeasterly direction from the
center line of Altamont Drive); thence along the joint side line of Lots 27 and 28, N. 85-
29 W. 253.3 feet to the point of beginning.

ALSO: All the right, title and interest of the Mortgagor in and to the aforementioned
alleyway which runs between the premises hereinabove mentioned and property now or formerly
of J. Morgan Goldsmith.

This is the same property conveyed to the Mortgagor herein by deed of Harold J. and Mary
Ann Walter recorded December 19, 1979, and recorded in the RMC Office for Greenville
County in Deed Book 1117 at Page 614.

which has the address of Chestnut Ridge Greenville,
(Street) (City)
South Carolina (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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