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MORTGAGE

THIS MORTGAGE is made this 29th day of October,
1981, between the Mortgagor, JOSEPH E. SAPEK and wife, JULIA D. SAPEK,
(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").

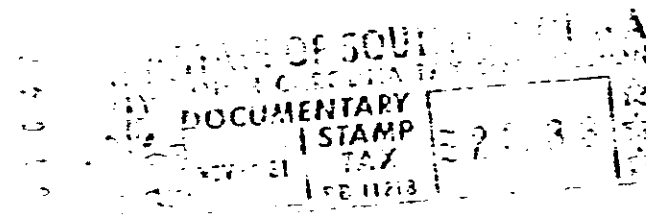
WHEREAS Borrower is indebted to Lender in the principal sum of FIFTY-EIGHT THOUSAND
FOUR HUNDRED AND NO/100 Dollars, which indebtedness is evidenced by Borrower's
note dated October, (herein "Note"), providing for monthly installments of principal
and interest, with the balance of the indebtedness, if not sooner paid, due and payable on _____
.....;

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 that certain piece, parcel or lot of land with all improvements
thereon, situate, lying and being in the County of Greenville, State of
South Carolina on the northwesterly side of East Indian Trail near the City
of Greenville, and being known and designated as Lot 63 on a plat entitled
"Final Plat, Seven Oaks" as recorded in the RMC Office for Greenville County,
in Plat Book 4R at Page 6, reference being had to said plat for a more complete
metes and bounds description.

This conveyance is made subject to any restrictions, easements, rights of
way, zoning ordinances or other matters which may appear of public record
or which an inspection or more recent survey of the premises would or should
reveal.

The above described property is the same acquired by the grantors by deed
from A. James Nelson and Ellis L. Darby, Jr., dated April 27, 1977 and recorded
in the R.M.C. Office for Greenville County on May 6, 1977 in Deed Book 1056 at
Page 112.



which has the address of Lot 63, Seven Oaks, Taylors, South Carolina 29687
(Street) (City)

(State and Zip Code) (herein "Property Address");

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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