South Carolina National Bank Mortgage Loan Department P. O. Box 168 GREENVILLE CO. S. C Columbia, S. C. 29202 VA Form 26-6338 (Home Loan) Revised September 1975. Use Optional. Section 1810, Title 38 U.S.C. Acceptable to Federal National Mortgage Association,

You 10 3 37 PM 17 DOKKHE S. TANKERSLEY 1415 vn 477 SOUTH CAROLINA

STATE OF SOUTH CAROLINA, Greenville COUNTY OF

WHEREAS:

Steven Epps, Jr. and Mary Lou H. Epps

Greenville County, South Carolina

, hereinafter called the Mortgagor, is indebted to

SOUTH CAROLINA NATIONAL BANK

, a corporation , hereinafter organized and existing under the laws of United States of America called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Thirty Five Thousand Seven Hundred Fifty and 00/100 - - - - - Dollars (\$5.750.00), with interest from date at the rate of eight and one-halper centum (81/2 %) per annum until paid, said principal and interest being payable at the office of South Carolina National Bank, Mortgage Loan Department , or at such other place as the holder of the note may in Columbia, S. C. designate in writing delivered or mailed to the Mortgagor, in monthly installments of Two Hundred Seventy Four and 92/100 - - - - Dollars (\$ 274.92), commencing on the first day of , 19 78, and continuing on the first day of each month thereafter until the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of December, 2007.

Now, Know All Men, that Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold, assigned, and released, and by these presents does I grant, bargain, sell, assign, and release unto the Mortgagee, its successors and assigns, the following-described property situated in the county of Greenville State of South Carolina;

All that certain piece, parcel and lot of land, situate, lying and being in the City of Mauldin, County of Greenville, State of South Carolina, on the southerly side of Holly Lane, and being known and designated as Lot 5 No. 78 on a plat of Holly Springs Subdivision, Section 2, prepared by Piedmont Engineers and Architects, dated November, 1972, and recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book 4R at Page 54, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Holly Lane at the joint front corner of Lots 77 and 78 and running thence with the common line of said lots, S. 18-22 W. 150 feet to an iron pin at the joint rear corner of $^{(N)}$ Lots 77, 78, 93 and 94; and thence with the rear line of Lots 78 and 93, \cup 1 S. 75-04 E. 93.5 feet to an iron pin at the joint rear corner of Lots 78, \supset 79, 92 and 93; thence along the common line of Lots 78 and 79, N. 17-00 E. 150 feet to an iron pin on the southerly side of Holly Lane; thence along the southerly side of Holly Lane, N. 75-08 W. 90 feet to iron pin at the beginning point.

Should the Veterans Administration fail or refuse to issue its guaranty of the loan secured by this instrument under the provisions of the Servicemen's Readjustment Act of 1944, as amended, within sixty days from the date the loan would normally become eligible for such guaranty, the mortgagee may, at its option, declare all sums secured hereby immediately due and payable.

The above described property is the same acquired by the Mortgagors by deed from Chandler M. Vincent, et al recorded November 10, 1977.

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining; all the rents, issues, and profits thereof (provided, however, that the Mortgagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); all fixtures now or hereafter attached to or used in connection with the premises herein described and in addition thereto the following described household appliances, which are and shall be deemed to be, fixtures and a part of the realty and are a portion of the security for the indebtedness herein mentionec

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