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SOUTH CAROLINA

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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").

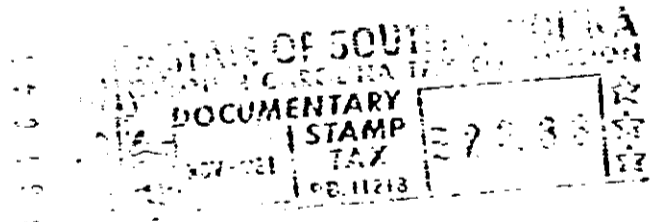
WHEREAS, Borrower is indebted to Lender in the principal sum of FIFTY-EIGHT THOUSAND FOUR HUNDRED AND NO/100 Dollars, which indebtedness is evidenced by Borrower's note dated October 29, 1981, (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on Nov. 1, 2007;

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.



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