

FILED  
GREENVILLE  
OCT 3 2 1983  
SOUTH CAROLINA

300-1629-521

# MORTGAGE

THIS MORTGAGE is made this 30th day of September 1983, between the Mortgagor, Ronald Ray Epling and Dawn D. Epling (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL BANK, FSB, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Forty-Nine Thousand Five Hundred and No/100 (\$49,500.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 30, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2013.

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 lying and being situate in the State of South Carolina, County of Greenville, and being known and designated as Lot No. 45 of Fontana Forest, as shown on a plat recorded in the Clerk of Court's Office for Greenville County in Plat Book XXX at page 27, and resurveyed by Robert R. Spearman, R.L.S. No. 3615, dated September 28, 1983, reference to which is hereby made for a more complete and accurate description and being thereon more fully described according to said plat as follows, to-wit:

BEGINNING at an iron pin on Tamarack Trail, which point is 355.3 ft. Northwest of S. C. Hwy. #253, said point being the joint front corner of Lots 44 and 45, and running thence along Tamarack Trail N33-20W 100.0 ft. to an iron pin, joint front corner of Lots 45 and 46; thence running along property division of Lots 45 and 46 N56-40E 206.0 ft. to an iron pin, joint corner with Lots 45, 46 and 38; thence running along property division of Lots 38 and 39 and Lot 45 S33-20E 100.0 ft. to an iron pin, joint corner with Lots 44, 45 and 39; thence running along property division of Lots 44 and 45 S56-40W 206.0 ft. to an iron pin, the point of BEGINNING.

THIS BEING THE IDENTICAL PROPERTY conveyed unto the Mortgagors herein by deed of M. A. and Bliss L. Sorensen dated September 28, 1983 and recorded simultaneously with this mortgage in the Office of the Clerk of Court for Greenville County, South Carolina.

STATE OF SOUTH CAROLINA  
RECORDING TAX COMMISSION  
EXCISE TAX  
STAMP  
1983 TAX \$ 19.80

which has the address of Rt. 12, Tamarack Trail, Lot 45, Fontana Forest, Greenville, S.C. (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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