Mortgagee's mailing address: 301 College St., Greenville, S.C. 29601

GREEN FILED CO. S. C. DONN MAKERSLEY

800x1501 PASE375

MORTGAGE

THIS MORTGAGE is made this 21st day of April

19 80, between the Mortgagor, Joseph L. McPoland and Gwendolyn Price McPoland

(herein "Borrower"), and the Mortgagee, First Federal Sa vings 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 Forty Five Thousand Seven Hundred Fifty Eight and 14/100 Dollars, which indebtedness is evidenced by Borrower's note dated April 21, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2008

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other surns, 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 ________, State of South Carolina:

All that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter to be constructed thereon, situate, lying and being known and designated as Lot No. 16 on a plat of Pinebrook Forest Subdivision according to a plat prepared by Charles K. Dunn, Surveyor, said plat being recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4X at Pages 48 and 49, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern Side of Cannon Circle, joint front corner of Lots Nos. 16 and 17, running thence with the joint line of Lots Nos. 16 and 17, S. 31-25 E. 156 feet to an iron pin at the joint rear corner of Lots Nos. 16 and 17, and running thence with the rear line of Lot No. 16 N. 73-25 E. 125 feet to an iron pin at the joint rear corner of Lots Nos. 15 and 16, running thence with the joint line of said lots N. 25-41 W. 158 feet to an iron pin on the Southern side of Cannon Circle, joint front corner of Lots Nos. 15 and 16, thence with the Southern Side of Cannon Circle S. 68-25 W. 60 feet and S. 73-25 W. 80 feet to the point of BEGINNING.

This being the same property conveyed to the mortgagors herein by deed of Randolph D. Broome and Cynthia W. Broome of even date and to be recorded herevith.

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which has the address of 216 Cannon Circle, Route 14, Greenville (City)

South Carolina 29607 (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.

SOUTH CAROLINA — 1 to 4 Farmily=6 75—FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24).

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