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) A4 MORTGAGE

THIS MORTGAGE is made this 26th day of September , 1980, between the Mortgagor, Carmine A. Polo, Jr. and Mary C. Polo

(herein "Borrower"), and the Mortgagee, South Carolina Federal Savings & Loan Association organized and existing under the laws of United States of America, whose address is 1500 Hampton Street, Columbia, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Eight Thousand Seven Hundred Fifty---- Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (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, 1985

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 located in the County of Greenville, State of South Carolina and lying and being on the southwestern intersection of Club Drive and Green Hill Drive and being known as Lot No. 31 of Rollingwood Subdivision, a plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book YY at Page 111 and having, according to a more recent plat entitled "Property of Carmine A. Polo, Jr. and Mary C. Polo", prepared by Freeland & Associates, dated September 25, 1980, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the joint front corner of Lots Nos. 31 and 32 and running thence with the line of Lot No. 32 N. 85-36 W. 314.9 feet to a point; thence with the line of Lot No. 30 N. 10-33 W. 294.8 feet to a point on the southern side of Green Hill Drive; thence with the southern side of Green Hill Drive, the following courses and distances: N. 79-57 E. 115 feet, N. 84-39 E. 112.3 feet, N. 85-32 E. 111.9 feet to a point at the intersection of Club Drive and Green Hill Drive; thence with the intersection of Club Drive and Green Hill Drive; thence with the intersection of Club Drive and Green Hill Drive; thence with the western edge of Club Drive, the following courses and distances: S. 9-09 W. 30 feet, S. 3-44 W. 205 feet to an iron pin, the point of beginning.

Being the same property conveyed to the mortgagors herein by deed of Mary M. Haller dated September 26, 1980, and recorded in the R.M.C. Office for Greenville County in Deed Book 1/3 4 at Page 400.

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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 in the event 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 easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA-FHLMC-1/72-1 to 4 family

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