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THIS MORTGAGE is made this day of between the Mortgagor, Rodney C. And Joyce C. Breland

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cherein "Borrower").

and the Mortgagee. Family Federal Savines & Loan Association , a corporation organized and existing under the laws of United States of America , whose address is \$3 Edwards Bldg., Drawer L., 600 N. Main St.Green, S.C., therein "Lender").

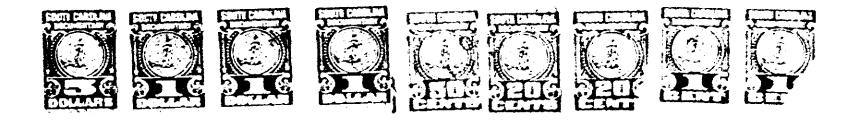
Whereas, Borrower is indebted to Lender in the principal sum of Twenty-two thousand three hundred & no/100Dollars, which indebtedness is evidenced by Borrower's note of even date herewith therein "Note", providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 1, 2005

To Secree 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: known and designated as Lot No. 38 on plat of Greenfields Subdivision recorded in the R.M.C. Office for Greenville County in Plat Book XX at page 103 and having, according to said plat, the following metes and bounds, courses and distances:

REGINGING at an iron pin on the east side of Charlene Prive, the joint front corner of lots Nos. 38 and 30, thence with the joint line of said lots S. 82-23 E. 174.9 feet to an iron pin, corner of lot No. 36; thence with the line of said lot N. 22-26 W. 137 feet to an iron pin, corner of Lot No. 37; thence with the line of said lot N. 86-41 W. 115 feet to an iron pin on the east side of Charlene Prive; thence with the east side of said drive S. 3-19 M. 110 feet to the beginning corner.

This is that same property conveyed to mortgagors by deed of Georgia Industrial Realty Co. dated this date, and to be recorded in R.M.C. for said 'ounty and State.

Subject to all restrictions, set back lines, roadways, zording ordinances, easements rights of way, if any, affecting the above described property.



To Have and no Hollo 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. Becrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note propayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

SOUTH CAROLINA--FHEMC -- 1 12--1 to 4 family