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

Ho. 18 3 40 PH 180

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HANDERSLEY MORTGAGE

2001 1524 PAGE 860

THIS MORTGAGE is made this 18th day of November 19 80, between the Mortgagor, R. Douglas Neal, Jr., and Elizabeth P. Neal ______, (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 Sixty Thousand and No/100--Dollars, which indebtedness is evidenced by Borrower's note dated November 18, 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 December 1, 2010

All that certain piece, parcel, or lot of land, with all improvements thereon or hereafter to be constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville on the eastern side of Pimlico Road and being shown as Lot No. 92 on a Plat of Gower Estates, Section A, as recorded in the RMC Office for Greenville County in Plat Book "QQ" at Pages 146 and 147, and having, according to said plat the following metes and bounds, to-wit:

Beginning at a point at the joint front corners of Lots Nos. 92 and 93 and Pimlico Road and running thence along the common line of said Lots S. 54-23 W. 170 feet to a point at the joint rear corner of said Lots; thence N. 45-41 E. 78.9 feet to a point at the joint rear corner of Lots Nos. 92 and 91; thence along the common line of said Lots N. 42-15 W. 173.7 feet to a point at the joint front corner of said Lots and Pimlico Road; thence continuing along Pimlico Road S. 42-37 W. 115 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Charles T. Cole, Jr., and Joanne G. Cole dated September 1, 1976, and recorded in the RMC Office for Greenville County on September 2, 1976, in Deed Book 1042 at Page 352.

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which has the address of ______ 211 Pimlico Road

Greenville

(City)

South Carolina 29607 (herein (State and Zip Code)

_(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.

-1 SOUTH CAROLINA -- 1 to 4 Family-6-75-FNMA/FHLMC UNIFORM INSTRUMENT (with amendment adding Para 24)

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