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GREENVILLE CO. S.C.
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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE

BOOK 1534 PAGE 175

Mortgagee's mailing address: P. O. Box 10148, Greenville, S. C. 29603

THIS MORTGAGE is made this 4th day of March, 1981, between the Mortgagor, Fred E. Lukin and Pamela A. Lukin (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of South Carolina, whose address is P. O. Box 10148, Greenville, S. C. 29603 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Sixty Two Thousand Eight Hundred and 00/100 Dollars, which indebtedness is evidenced by Borrower's note dated March 4, 1981 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on April 1, 2006;

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 unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Unit No. 220 of Ingleside Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated February 26, 1980 and recorded in the R.M.C. Office for Greenville County, S.C., in Deed Book 1121, at Pages 262 through 327, inclusive, and survey and plot plan recorded in the R.M.C. Office for Greenville County in Plat Book 7-O, at Page 88, as amended by First Amendment to Declaration (Master Deed) of Ingleside Horizontal Property Regime recorded in the R.M.C. Office for Greenville County on May 21, 1980 in Deed Book 1126, at Page 148, and as amended by Second Amendment to Declaration (Master Deed) of Ingleside Horizontal Property Regime recorded in the R.M.C. Office for Greenville County on July 22, 1980 in Deed Book 1129, at Pages 633 through 640, inclusive, and as amended by Third Amendment to Declaration (Master Deed) of Ingleside Horizontal Property Regime recorded in the R.M.C. Office for Greenville County on January 30, 1981, in Deed Book 1141, at Pages 753 through 760, inclusive.

This being the same property conveyed to the mortgagors herein by deed of Ingleside, Inc., of even date, to be recorded herewith.

which has the address of Unit 220, Ingleside Condominium (Street), Greenville (City), South Carolina 29615 (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.

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