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DONN. TANKERSLEY
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BOOK 1539 PAGE 320

MORTGAGE

THIS MORTGAGE is made this 27th day of April 1981, between the Mortgagor, J. DOUGLAS BAYNE and NORMA L. BAYNE (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of SIXTEEN THOUSAND THREE HUNDRED FIFTY and No/100ths (\$16,350.00) Dollars, which indebtedness is evidenced by Borrower's note dated April 27, 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 May 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. 2-B Plaza of Lewis Village Horizontal Property Regime as is more fully described in Declaration (Master Deed) dated March 19, 1979 and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1098 at Pages 792 through 875, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in Plat Book 6V at Pages 55 through 57.

This is the identical property conveyed to the Mortgagors herein by deed of Douglas P. McCoy dated April 27, 1981 and recorded in the RMC Office for Greenville County, South Carolina in Deed Book 1146, at Page 986.

which has the address of 2-B Lewis Village Greenville South Carolina 29605 (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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