143018 2580

THIS MORTGAGE is made this. 16th day of April.

19.84, between the Mortgagor, M. Eugene Mullikin and Betty S. Mullikin.

(herein "Borrower"), and the Mortgagee.

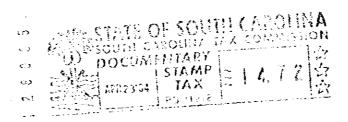
Home Federal Savings and Loan Association of South a Corporation organized and existing under the laws of The United States, whose address is Post Office Box.

392, Rock Hill, South Carolina 29731 (herein "Lender").

Unit No. 24 in University Ridge Horizontal Property Regime, as shown on plat thereof recorded in the Office of the R.M.C. for Greenville County, South Carolina in Plat Book 5F, Pages 55 and 56.

This conveyance is subject to the provisions of the Master Deed establishing University Ridge Horizontal Property Regime, recorded in the Office of the R.M.C. for Greenville County in Deed Book 1000, Page 128.

This is the same property conveyed to the mortgagors by deeds of Elizabeth J. Mahon, Franklin F. Johnson, Thomas R. Johnson Jr. and Evelyn Johnson Ruffin to be recorded simultaneously herewith.



South Carolina 29601 ... (herein "Property Address");
[State and Zip Code]

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.

43740-0 SAF Systems and Forms