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

MORTGAGE

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THIS MORTGAGE is made this 30th day of January 1981 between the Mortgagor, Kevin M. Short (herein "Borrower"), and the Mortgagee, Carolina Federal Savings and Loan Association, a corporation organized and existing under the laws of State of South Carolina, whose address is 500 East Washington Street, Greenville, South Carolina (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of THIRTY-TWO THOUSAND FIVE HUNDRED and 00/100 (\$32,500.00) dollars, which indebtedness is evidenced by Borrower's note dated January 30, 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 February 1, 2011.

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. 16-A of SUMMIT PLACE HORIZONTAL PROPERTY REGIME, PHASE I, more fully described in Master Deed dated November 7, 1980 and recorded in the RMC Office for Greenville County, S.C. in Deed Book 1136 at pages 867 through 932, inclusive, and survey and plot plan recorded in the RMC Office for Greenville County in Plat Book 7-X at page 55.

THIS is the same property conveyed to the mortgagor by Westminster Company, Inc. by deed of even date herewith, to be recorded.

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which has the address of 16A Summit Place Greenville SC 29609 (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 seized 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.

S.M.C.T

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