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FRANCES L. HOLDWICK FLUISTON OF DEFIS

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MORTGAGE

January 25, 2000 THIS MORTGAGE ("Security Instrument") is given on. Arthur M. Hawkins and Cynthia L. Hawkins, husband and wife The mortpagor is 1520 Surria Court, Bloomfield Hills, MI 48013 whose address is ("Borrower"). This Security Instrument is given to the Port Austin State Bank , and whose address is which is organized and existing under the laws of Michigan 62 .. State Street, Port Austin, MI 48467 ("Lender"). Borrower owes Lender the principal sum of Thirty Six Thousand Dollars and no/100). This drbt is evidenced by Borrower's note, consumer loan agreement, or similar Dollars (U.S. \$ 36,006.00 writing dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full dabt, if not paid Lender: (a) the repayment of the debt evidenced by the Note, v.ith interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, "dvanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and greements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to Lender, with power of sale, the following described property located in County, Michigan: Port Austin Township, Unit 3, Pleasant View Condominium, Haron County Condominium Subdivision Plan No. 017, a condominium according to the Master Deed Thereof recorded in Liber 636 of muron County Records page 219; together with rights in general common elements and limited common elements as set forth in the Master Deed thereto and as described in Act 59 of the Public Acts of 1978, as amended.

which has the address of Unit 3, Pleasant View Condominium, Port Austin
(Street) (City)

Michigan 48467

(Zip Code)

("Property Address");

TOGETHER WITH all the improvements now or hereafter eracted on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

By initialing, I acknowledge this is page 1 & 2 of 6 of the Mortgage.

Copy:ight Compliance Systems, Inc. (ES3, 1995, 1997)

Compliance Systems, Inc.

To Order Call 800-968-8522 Fax 616-956-1868

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