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GREENVILLE S.C.  
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DONNIE W. KERSLEY  
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FIFTEEN YEAR LOAN WITH BALLON PAYMENT  
MORTGAGE

No. 78042307

THIS MORTGAGE ("Security Instrument") is given on September 25, 1984. The mortgagor is Byrd L. Hammett ("Borrower"). This Security Instrument is given to U.S. Shelter Corporation which is organized and existing under the laws of Delaware, LL, and whose address is c/o P.O. Box 10636 Charleston, South Carolina 29411 ("Lender"). Borrower owes Lender the principal sum of Fifty Three Thousand Six Hundred Seventy-five & no/100 --- Dollars (U.S. \$ 53,675.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 1, 1999. ALSO PRINCIPAL \* This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in Greenville County, South Carolina:

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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 of Riverbend Horizontal Property Regime, the Master Deed for which is recorded in the RMC Office for Greenville County in Deed Book 1174 at pages 91 through 165, inclusive, amended by instrument recorded September 23, 1982 in Deed Book 1174 at page 390, and by instrument recorded June 2, 1983 in Deed Book 1189 at page 489.

This being the identical property conveyed to the mortgagor by deed of N. Barton Tuck, Jr., as Nominee for the Trustees of U. S. Shelter, a Massachusetts Business Trust dated December 30, 1983, recorded in the R.M.C. Office for Greenville County in Deed Book 1203, Page 545.

\*THEN DUE WILL BE APPROXIMATELY \$46,553.48.

THIS LOAN IS PAYABLE IN FULL AT THE END OF FIFTEEN (15) YEARS. AT MATURITY, YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER WILLING TO LEND THE MONEY AT PREVAILING MARKET RATES, WHICH MAY BE CONSIDERABLY HIGHER OR LOWER THAN THE INTEREST RATE ON THIS LOAN.

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which has the address of Unit 2, 925 Cleveland Street Greenville South Carolina 29601 ("Property Address");

TO HAVE AND TO HOLD such property 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 rights and stock and all 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."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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