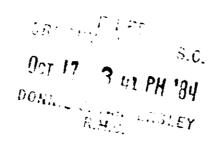
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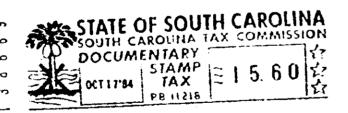
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MORTGAGE

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. 20 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 Book 1176 at Page 390, and by instrument recorded June 2, 1983 in Deed Book 1189 at Page 489.

Being the same property conveyed to mortgagor herein by deed of N. Barton Tuck, Jr. as Nominee for the Trustees of U.S. Shelter, a Massachusetts Business Trust Dated 10-10-84, and recorded simultaneously herewith in Deed Book at Page, office of the R.M.C. for Greenville County, South Carolina.

This mortgage is subject to the mortgage of The Seamen's Bank for Savings originally recorded on June 2, 1972 and subsequently amended by various recorded instruments. U.S. Shelter is obligated to make all payments due on said mortgage and mortgagor shall have no obligation with respect thereto.



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 seised 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.

SOUTH CAROLINA-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

Form 3041 12/83

CS 03-002(8/84)

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