[Space Above This Line For Recording Data] --

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 30 19. 84. The mortgagor is BRENT L. FREEHAN ("Borrower"). This Security Instrument is given to U. S. Shelter Corporation , which is organized and existing under the laws of the state of Delaware and whose address is clo C&S Real Estate Services, Inc., P.O. Box 10636, Charleston, S.C. 29411 ("Lender"). 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 December 1, 2014 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 morigage, grant and convey to Lender and Lender's successors and assigns the following described property located in ______ Greenville ____ County, 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. 96 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 a portion of the property conveyed to the Grantor herein by deed of Riverbend Apartments Limited Partnership, a South Carolina Limited Partnership dated December 23, 1981, recorded December 23, 1981 in Deed Book 1159, page 945 in the Office of the RMC for Greenville County, South Carolina.

This conveyance is made subject to all restrictions and easements as set out in the Master Deed and Exhibits attached hereto and otherwise shown in the public records, and to the Mortgage of The Seamen's Bank for Savings oiriginally recorded on June 2, 1972 in Mortgage Book 1235 at page 637, and subsequently amended by various instruments, the most recent of which was the Modification and Amendment of Mortgage and Note recorded September 24, 1982 in Mortgage Book 1581 at page 410.

U.S. Shelter, a Massachusetts Business Trust, was merged into U.S. Shelter Corporation, a Delaware Corporation, effective on May 31, 1984.

which has the address of Unit 96, Riverbend, 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 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 cs 03-002(8/84) The second of th

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