STATE OF SOUTH CAROLINA) COUNTY OF GREENVILLE)

CONSENT AND JOINDER OF MORTGAGEE IN DECLARATION (MASTER DEED) ESTABLISHING RAINBOW VILLAS HORIZONTAL PROPERTY REGIME

CAROLINA FEDERAL SAVINGS AND LOAN

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The undersigned Carolina Federal Savings and Loan Association, the owner and holder of a mortgage in the original sum of \$250,000.00 recorded in the RMC Office for Greenville County on December 4, 1979 in Mortgage Book 1490 at Page 290, and the owner of a mortgage in the original sum of \$80,000.00 recorded in the said RMC Office on February 26, 1981 in Mortgage Book 1533 at Page 617, which mortgages encumber certain real property and improvements and being part of the Declaration (Master Deed) establishing Rainbow Villas Horizontal Property Regime dated Jone 4-1982 and recorded in the RMC Office for Greenville County in Deed Volume 171, at Pages 894 through 976, inclusive, does hereby consent to and join in the execution of the Declaration (Master Deed). This consent and joinder shall be binding upon the undersigned, its successors and assigns.

IN WITNESS WHEREOF, said Carclina Federal Savings and Loan Association has caused this consent and joinder of mortgagee to be executed in its name by the undersigned officer, and has caused its corporate seal to be hereto affixed, this _______ day of _______, 1982.

My Commission Expires: 5-8-90