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GREENVILLE CO. S.C.

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DONNIE S. TALKERSLEY
R.M.C.

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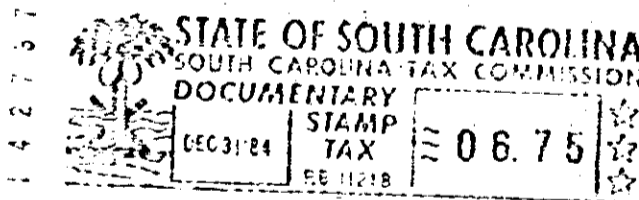
MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 31,
 1984. The mortgagor is RUTH P. CAINE
 ("Borrower"). This Security Instrument is given to
U.S. Shelter Corporation, which is organized and existing
 under the laws of Delaware, and whose address is c/o C&S Real Estate Services,
Inc., P.O. Box 10636, Charleston, South Carolina 29411 ("Lender").
 Borrower owes Lender the principal sum of Twenty-two Thousand, Five Hundred and
no/100 Dollars (U.S. \$ 22,500.00). 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 January 1, 2000. 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:

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. 114 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 U.S.
 Shelter Corporation, dated 12/31/84, and recorded simultaneously herewith
 in Deed Book 1230 at Page 191, 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.



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which has the address of Unit 114, Riverbend, 925 Cleveland Street, Greenville,
 [Street] [City]
 South Carolina 29601 ("Property Address");
 [Zip Code]

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.

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