any default under the terms thereof will constitute a default under the terms of this mortgage.

18. Any deficiency in the amount of monthly payments due hereunder shall, unless paid by the Mortgagors prior to the due date of the next such payment, constitute an event of default under this mortgage. The Mortgagee may collect a "late charge" not to exceed an amount equal to five per centum (5%) of any installment which is not paid within fifteen (15) days from the due date thereof to cover the extra expense involved in handling delinquent payments.

19. In the event of the passage of any state, federal, municipal or other governmental law, order, rule or regulation, subsequent to the date hereof, in any manner changing or modifying the laws now in force governing the taxation of debts secured by mortgages or the manner of collecting taxes so as to affect adversely the Mortgagee, the Mortgagors will promptly pay any such tax; if the Mortgagors fail to make such prompt payment or if any such state, federal, municipal or other governmental law, order, rule or regulation prohibits the Mortgagors from making such payment or would penalize the Mortgagee if the Mortgagors make such payment, then the entire balance of the principal sum secured by this mortgage and all interest accrued thereon shall without notice immediately become due and payable at the option of the Mortgagee.

WITNESS my hand and seal this 2/ day of December, 1972.

Signed, sealed, and delivered in the presence of:

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared the undersigned witness and made oath that (s)he saw the within named Mortgagors sign, seal and as their act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

SWORN to before me this

day of December, 1972.

(SEAL)

NOTARY PUBLIC FOR SOUTH CAROLIN

STATE OF SOUTH CAROLINA

RENUNCIATION OF DOWER

COUNTY OF GREENVILLE

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife of the above named mortgagor did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the within named mortgagee, its heirs, successors and assigns, all her interest and estate and all her right and claim of dower of, in and to all and singular the premises within mentioned sworn to before me this 21st day of

Degember 1972

(NOTARY PUBLIC FOR SOUTH CAROLINA)