The State of South Carolina
County of Anderson

Renunciation of Dower

I, the undersigned Notary Public in and for the jurisdiction shown below, do hereby certify unto all whom it may concern that the undersigned, the wife of the above named male Mortgagor Sheila S Williams 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 or persons whomsoever, renounce, release, and forever relinquish unto the named Mortgagee and Mortgagee's Heirs, or Successors, and Assigns, all her interest and estate, and also her right and claim of Dower of, in or to all and singular the Premises within mentioned and released.

Given under my hand and seal, this 11 day of Oct., A.D. 19__

(L.S.)

Sheila S Williams

Notary Public for South Carolina

TOGETHER with all and singular the Rights, Members Hereditaments and Appurtenances to the said Premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said Mortgagee and Mortgagee's Heirs, or Successors, and Assigns forever. And Mortgagor does hereby bind Mortgagor and Mortgagor's Heirs, Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Mortgagee and Mortgagee's Heirs, or Successors and Assigns, from and against Mortgagor and Mortgagor's Heirs, Successors, Executors, Administrators and Assigns and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The Mortgagor does hereby covenant and agree to procure and maintain insurance in the amount of not less than

_____ dollars, against all loss or damage by fire, in some insurance company acceptable to the Mortgagee herein, upon all buildings now or hereafter existing upon said real estate, and to assign such insurance to the Mortgagee as additional security and in default thereof said Mortgagee may procure and maintain such insurance and add the expense thereof to the face of the mortgage debt as a part of the principal and the same shall bear interest at the same rate and in the same manner as the balance of the mortgage debt and the lien of the mortgage shall be extended to include and secure the same. In case said Mortgagor shall fail to procure and maintain (either or both) said insurance as aforesaid, the whole debt secured hereby shall, at the option of the Mortgagee, become immediately due and payable, and this without regard to whether or not said Mortgagee shall have procured or maintained such insurance as above permitted.