

9. The Mortgagee further agrees that it and its agents shall not be liable for insurance under the National Housing Act within 60 days from the date hereof...

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage...

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto.

WITNESS our hand(s) and seal(s) this 5th day of December 19 74

Signed, sealed, and delivered in presence of: Robert L. Carnes, Carol L. Carnes, Constance G. McBride, John M. Dillard

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

Personally appeared before me John M. Dillard and made oath that he saw the within-named Robert L. Carnes and Carol L. Carnes sign, seal, and as their act and deed deliver the within deed, and that deponent with Constance G. McBride witnessed the execution thereof.

Sworn to and subscribed before me this 5th day of December 19 74 My Commission Expires 5/22/83

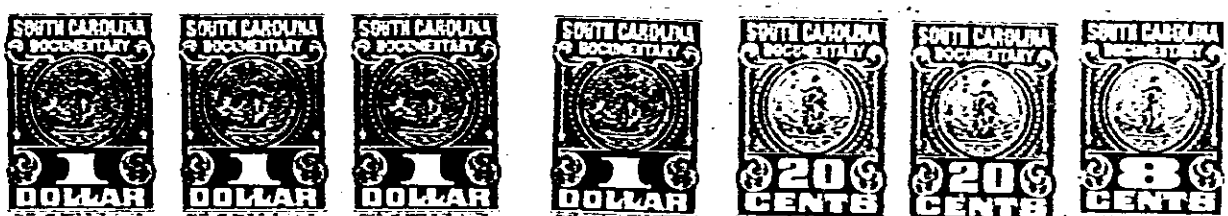
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Constance G. McBride, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Carol L. Carnes, the wife of the within-named Robert L. Carnes, 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 within-named Collateral Investment Company, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

Given under my hand and seal, this 5th day of December 19 74 Carol L. Carnes, Constance G. McBride

Received and properly indexed in and recorded in Book this Page County, South Carolina



RECORDED DEC 6 '74 14050

0 11 9 74

4328 RV.2