

8. The Mortgagor further agrees that in all the... under the National Housing Act within... of the Department of Housing and Urban Development... Federal print dated subsequent to the... note and this mortgage, being deemed a... the Mortgagee, at its option, declare all sums secured hereby...

It is agreed that the Mortgagor shall hold and own... for this mortgage or in the note secured hereby... fully perform all the terms, conditions, and covenants... this mortgage shall be utterly null and void... The Mortgagor waives the benefit of any apporportionment laws of the State of South Carolina... Should any legal proceedings be instituted for the foreclosure of this mortgage... the debt secured hereby or any part thereof be placed in the hands of an attorney at law... otherwise, all costs and expenses, including continuation of abstract incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

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. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS our hand(s) and seals this 17th day of July 1975

Signed, sealed, and delivered in presence of: Joseph E. Rauton SEAL, Deborah A. Garrison SEAL, [Signature] SEAL, [Signature] SEAL

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

Personally appeared before me the undersigned witness and made oath that he saw the within named Joseph E. Rauton and Jerrie C. Rauton sign, seal, and as their act and deed deliver the within deed, and that deponent, with the other witness subscribed above, witnessed the execution thereof.

Sworn to and subscribed before me this 17th day of July 1975. [Signature] Notary Public for South Carolina Comm. expires 4/7/79

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Dale K. Clark, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Jerrie C. Rauton, the wife of the within-named Joseph E. Rauton, 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 17th day of July 1975. [Signature] SEAL, [Signature] Notary Public for South Carolina My Comm. expires 4/7/79

Received and properly indexed in and recorded in Book this day of 19 Page County, South Carolina

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