

And it is agreed by and between the parties hereto that all the covenants herein contained and the benefits and advantages shall relate to the respective heirs, executors, administrators, successors and assigns of the parties hereto. And the Mortgagor prior to hold and enjoy said premises until default of payment shall be liable. But if he shall default in the payment of said mortgagor prior to the date of any of the covenants and promises herein set forth, for a period of thirty calendar days thereafter such event occurring, or default in any of the covenants and promises herein set forth, for a period of thirty calendar days thereafter such event occurring, the Association may, at its option, declare the whole amount hereunder due and payable together with costs and attorney's fees, and shall have the right to foreclose the mortgage. And shall also pay a reasonable attorney's fee in the event that the Association should become a party to any suit involving the mortgage or the premises herein described. The Mortgagor waives the benefit of any appraisal laws of the State of South Carolina.

PROVIDED, ALWAYS, NEVERTHELESS, and on this EXPRESS CONDITION, that if the said Mortgagor, his heirs or legal representatives, shall fail to make the first day of each and every month, from and after the date of these presents, pay or cause to be paid to the PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, its successors or assigns, the monthly installments as set out herein, with the said debt, and all interest and amounts due thereon, shall then and thereupon, this deed of trust and bond, and shall become null and void, otherwise to remain in full force and virtue.

Whenever used in this mortgage or the note secured thereby, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF the Mortgagor has hereunto set his hand and seal this the 16 day of July,  
in the year of One thousand Nine Hundred and ninety five and in the One Hundred and Ninety  
Ninth year of the Independence of the United States of America.

Signed, Sealed and delivered

in the presence of:

J. A. Heath  
Edith S. Davis

Louis W. Marshall (Seal)  
Franklin C. Lander (Seal)

STATE OF SOUTH CAROLINA  
COUNTY OF LAURENS

PROBATE

PERSONALLY APPEARED before me Peter T. Parker  
and made with that Mrs. Edith S. Davis July 16, 1975 Notary Public  
sign, seal and, as Edith S. Davis did and did deliver the will mentioned, for the uses and purposes therein mentioned; and  
that Edith S. Davis July 16, 1975 witnessed the execution thereof.

Sworn to before me this 17 day of July, 1975

day of July, 1975

J. H. Heath (Seal)  
Notary Public for South Carolina  
Edith S. Davis

Edith S. Davis

COUNTY OF LAURENS  
STATE OF SOUTH CAROLINA

RENUNCIATION OF DOWER

I, Edith S. Davis, a Notary Public of South Carolina, do hereby certify unto all whom it may concern that Mrs. Edith S. Davis, the wife of the within-named, 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 whatsoever, release and forever relinquish unto the within-named PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, its successors and assigns, all her interest and estate, and also all 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

day of July, 1975

J. H. Heath (Seal)  
Notary Public for South Carolina

RECORDED JUL 18 '75 at 11:10 A.M. 1584