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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, and of the note secured hereby, this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable, immediately or 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, agreements and conditions 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 my hand and seal this 16th day of October 19 75

Signed, sealed, and delivered

in the presence of:

Elizabeth R. Cutright

J. DOUGLAS BAYNE (SEAL)

NORMA L. BAYNE (SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Probate

PERSONALLY appeared before me Elixabeth R. Cutright
made oath that She saw the within named J. DOUGLAS BAYNE and NORMA L. BAYNE
sign, seal and as their act and deed deliver the within written deed, and that She, with Robert N. Daniel, Jr. witnessed the execution thereof.

SWORN to before me this the 16th
day of October , A.D., 1975

Elizabeth R. Cutright

(SEAL)
Notary Public for South Carolina
Commission expires: 12/13/79

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Renunciation of Dower

I, Robert N. Daniel, Jr. a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Norma L. Bayne
the wife of the within named J. Douglas Bayne
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 CAROLINA FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, 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 16th day of October
A. D., 1975

NORMA L. BAYNE

(SEAL)
Notary Public for South Carolina (Commission expires: 12/18/79)

Recorded this day of OCT 17 1975 19 , at 10:38 A.M., No. 10363

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