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 10th day of January (SEAL) Signed, sealed, and delivered (SEAL) in the presence of: Sandra M. Ilngram (oranned) (SEAL) Sandra M. Ingram (SEAL) The Mortgagors agree to maintain guaranty insurance in force until the loan balance reaches 75% or less of the original appraisal or sales price, whichever is less, and the mortgagee may apply for mortgage guaranty insurance to comply with the above, through the mortgage guaranty insurance company insuring this loan, and that the mortgagor agrees to pay to the mortgagee, annually, as premium for such insurance 1/4 of 1% of the principal balance then existing. STATE OF SOUTH CAROLINA **PROBATE** COUNTY OF GREENVILLE Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor(s) sign, seal and as the Mortgagor(s) act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above, witnessed the execution thereof. SWORN to before me this day (SEAL) Notary Public for South Carolina My Commission expieres: 19/16/50 STATE OF SOUTH CAROLINA **PROBATE** COUNTY OF GREENVILLE Personally appeared the undersigned witness and made oath that (s)he saw the within named Corporation, by its duly authorized officers, sign, seal and as the mortgagor's act and deed deliver within written instrument and that (s)he, with the other witness subscribed above, witnessed the execution thereof. SWORN to before me this day of , 19 (SEAL) Notary Public for South Carolina STATE OF SOUTH CAROLINA RENUNCIATION OF DOWER COUNTY OF GREENVILLE I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, 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 whomsoever, renounce, release and forever relinquish unto FIDELITY FEDERAL SAVINGS AND LOAN ASSOCIATION, GREENVILLE, S. C., its successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released. GIVEN under my hand and seal this day of January 10th

11. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective

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My Commission expires: /3/16/30 RECORDED JAN 11 1977

Notary Public for South Carolina

(SEAL)

At 4:58 P.M.