

ground rents next due, if any, plus premiums that will next become due and payable on all policies of insurance required by Lender plus taxes and special assessments next due on the Property (all as estimated by Lender) less all sums already paid therefor divided by the number of months to elapse before two months prior to the date when such ground rents, insurance premiums, taxes and assessments will become delinquent, said sums to be held by Lender to pay said ground rents, insurance premiums, taxes and assessments before the same become delinquent. In holding such payments, Lender shall not be liable to the Borrower for interest or other compensation, and such payments shall not be held in trust and may be mingled with Lender's general funds. If Lender determines that the monthly payments paid by Borrower to Lender for ground rents, insurance premiums, taxes and assessments under this Paragraph shall not be sufficient to pay same when due and payable, Borrower shall, after written notice thereof, and together with the next due monthly installment, pay to Lender any amount necessary to make up the deficiency anticipated by Lender.

30. Exemption from Personal Liability; Extensions, Etc., Not to Release Interest in Property. If any person executes this Mortgage who did not execute the Note, then nothing contained in the Mortgage or in the Note setting out the obligations secured hereby shall obligate such person further than to bind such person's right, title, and interest in the mortgage Property, and on default hereunder no deficiency or other personal judgment shall be demanded or entered against such person; but, extension of the time for payment, at any time, and from time to time, modification of amortization of the sums secured by this Mortgage, at any time, and from time to time, or other accommodations granted by Lender to any maker of the Note, at any time, and from time to time, without the consent of such person, shall not operate to release, in any manner, the liability of such person or such person's successors in interest insofar as such person's interest in the Property is concerned. Lender shall not be required, at any time, to commence proceedings against anyone who executed the Note or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by such person or such person's successors in interest. The provisions of paragraph 26 above also apply to any person who executes this Mortgage, whether or not such person executed the Note. The word "person" as used in this paragraph shall mean an individual, partnership, association, corporation and all other legal and commercial entities.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, seal and delivered in the presence of:

S & S INVESTMENTS, A GENERAL PARTNERSHIP

W. Lindsay Smith

W. L. Smith (Seal)
Borrower

Judy Evans

William Smith (Seal)
Borrower

RECEIVED

1935-11-21