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 Mortgago 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 27th day of	February 1974.
Signed, sealed, and delivered	How wil D Happing (SEAL)
in the presence of:	Jewell & Hopking (SEAL)
Virances R. Baquell	
in the state of th	(SEAL)
Willia Dollar	(SEAL)
STATE OF SOUTH CAROLINA	Probate
COUNTY OF GREENVILLE	
PERSONALLY appeared before me Frances K.	Bagwell
made oath that she saw the within named Howard D.	Hopkins & Jewell F. Hopkins
sign, seal and as their act and deed	deliver the within written deed, and that she, with
William B. James	witnessed the execution thereof.
SWORN to before me this the 27th	Ω
day of February , A.D., 19 74.	Frances J. Baquell
	S. 1. Carlotte S. 1. F. V. Lugaretta
Notary Public for South Carolina	
My commission expires June 13, 1979.	
STATE OF SOUTH CAROLINA	Renunciation of Dower
COUNTY OF GREENVILLE	
I, William B. James a Notary Public for South Carolina, do hereby certify	
unto all whom it may concern that Mrs. Jewell F. Ho	•
the wife of the within named Howard D. Hopkins	
did this day appear before me, and, upon being private does freely, voluntarily and without any compulsion, di	ly and separately examined by me, did declare that she
nounce, release and forever relinquish unto the within	read or fear of any person or persons whomsoever, renamed CAROLINA FEDERAL SAVINGS AND LOAN
and claim of Dower of, in or to all and singular the Pre	assigns, all her interest and estate, and also all her right emises within mentioned and released.
GIVEN under my hand and seal,	
this 27th day of February	Jewell & Hopkins
A. D., 19 74.	
(SEAL)	
Notary Public for South Carolina	= 4.44
My commission expires June 13, 1979. Recorded this	_19, atM., No. 21'716
MAR 4 1974	• • • • • • • • • • • • • • • • • • • •