

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 thereby, and may be recovered and collected hereunder.

10. The covenants 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 21st day of August 19 62

Signed, sealed, and delivered
in the presence of

Harold F. Owings (SEAL)

_____ (SEAL)

Barbara O. Smith

_____ (SEAL)

S. O. Capell

_____ (SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF PICKENS

PROBATE

PERSONALLY appeared before me Barbara O. Smith
and made oath that he saw the within named Harold F. Owings

sign, seal and as his act and deed deliver the within written deed, and that he, with
S. O. Capell witnessed the execution thereof.

SWORN to before me this the 21st

day of August, A. D. 19 62

Barbara O. Smith

S. O. Capell (SEAL)
Notary Public for South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF PICKENS

RENUNCIATION OF DOWER

I, S. O. Capell a Notary Public for South Carolina, do hereby certify
unto all whom it may concern that Mrs. Margaret A. Owings
the wife of the within named Harold F. Owings

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
HOME BUILDING & LOAN ASSOCIATION, EASLEY, S. C., 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 21st day of August
A. D., 1962.

Margaret A. Owings

S. O. Capell (SEAL)
Notary Public for South Carolina