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 7th day of January Signed, sealed, and delivered in the presence of: (SEAL)

STATE OF SOUTH CAROLINA COUNTY OF PICKENS

PROBATE

PERSONALLY appeared before me and made oath that he saw the within named Elizabeth H. Oates Joe G. Philpot

sign, seal and as

his

act and deed deliver the within written deed, and that he, with

Capell

witnessed the execution thereof.

7th SWORN to before me this the

, A. D., 19 63

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.

Fannie C. Philpot

the wife of the within named

Joe G. Philpot

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

7th

day of January.

A. D., 1963.

Jannie C. Philpot

Notary Public for South Carolina