97. 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, that then 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 mortgage 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 cost 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 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

73

day of MAY

19 6 3.

Signed, sealed, and delivered

in the presence of:

Lillian

..(**SEA**L)

(SEAL)

(SEAL)

(SEAL)

STATE OF

North Carolina

County of

Po1k

PROBATE

PERSONALLY appeared before me

J. Russell Constance

and

made oath that .

he saw the within named

Lillian Grant

sign, scal and as

her

act and deed deliver the within written deed, and thathe, with

Ray J. Foster

witnessed the execution thereof.

SWORN to before me this 172

Elizabeth 2

retty (SEAL)

A S

Tall our

Notary Public for North Carolina

My Commission Expires. August 21, 1963

Recorded May 8, 1963 at 9:30 A. M. STATE OF

#28**584**

FEMALE-GRANTOR