10. 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 unterly 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, or should the Mortgagee become a perty to any stit involving this Mortgags or the title to the premises described herein, or should the their secured hereby or any perf thereof be placed in the hands of an attorney at law for collection by soil 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 desit secured hereby, and may be recovered and collected hereunder.

11 THE BORROWER(s) agree (s) that the aforesaid rate of interest on this obligation may, from time

If the BORROWER (s) agree (s) that the aforesaid rate of interest on this obligation may, from time to time, it the discretion of the Association, be increased to the maximum rate per annum permitted to be the provided from time to time by applicable South Carolina Law. Any increase in the interest rate herein set the initial take effect 30 days after written notice of such increase has been mailed to the obligor at his their, its, their) lest known address. During said 30 day period, the obligor shall have the privilege of paying the shillstion in full without penalty. In the event the interest rate of this obligation is adjusted as purified herein, the installment payments provided hereinabove shall be increased so that this obligation will be paid in full in substantially the same time as would have occurred prior to such change in interest rate, however, should the term of the obligation be extended by reason of this adjustment, the makers, endoness and their heirs, personal representatives, successors or assigns, shall remain obligated for the debt. directs and their heirs, personal representatives, successors or assigns, shall remain obligated for the debt.

12 The covenants herein contained shall bind, and the benefits and advantages shall inure to, the requestive heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby exerted in any transferred therefore whether by operation of law or otherwise.

WITNESS The Mortgagor(s) hand and seal this 14th thened sealed and delivered By: Kallet & Brown (SEAL) in the presence of lis belieger furra. .. (SEAL) (SEAL) (SEAL) (SEAL) (SEAL) (SEAL) (SEAL) (SEAL)

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PROBATE

PRICY AVAILAY appeared the undersigned witness and made oath that (s)he saw the within named the with the other witness subscribed above witnessed the execution thereof.

1716 mil SWOUND prhetore me this the 14.

. A. D., 1972 le le legen Juin day of Aply Hutery Public for South Carolina My commission expires 2 2x Po

STATE OF SOUTH CAROLINA COURTY OF GREENVILLE

DOWER Corporation

I the undersigned Notary Public, do hereby certify unto all whom it may concern, that the under-I the indersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each 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 whomsoever, renounce, release and the exercise relinquish unto Travelers Rest Federal Savings & Loan Association, its successors and assigns, all her interest and estate and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

CLVEN under my hand and seal this

(SEAL)

Rotary Public for South Carolina