800! 1241 PACE 544

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 Cameron-Brown Company, all sums then owing by the Mortgagor to Cameron-Brown Company 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 Cameron-Brown Company become a party to any sult 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 costs and expenses incurred by Cameron-Brown Company, and a reasonable attorney's fee, shall thereupon become due and payable, immediately or on demand, at the option of Cameron-Brown Company, 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. hand S and seals this 29th day of July in the year of our Lord one thousand, nine hundred and SCNGDLY-UND and in the one hundred and D. DOLLY-Soventh of the United States of America. aned, sealed and despered in the Presence of: State of South Carolina, PROBATE County County PERSONALLY appeared before me Joan B. Roid that She saw the within named Bobby J. Gray and Judy Ann Gray their ____act and deed deliver the within Written deed, and that S...he with sign, seal and as Jenes G. Johnson, III witnessed the execution thereof. July () (J. A.D. 19.72.) Notary Public for South Carolina contrains ion expires; Aug. 12, 1930. State of South Carolina, RENUNCIATION OF DOWER James G. Johnson, III do hereby certify unto all whom it may concern that Mrs. Judy Ann. Gray." the wife of the within named Bobby J. Gray 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 CAMERON-BROWN COMPANY, its successors and assigns, all her interest and estate and also all her right and claim of Dower, in, or to all and singular the Premises within mentioned and released. Given under my hand and seal, this 20thday of

July (AD 1972)

Notary Public for South Carolina My commaission expires: Aug. 12, 1980. Recorded July 20, 1972 at 12:43 P. M., #1813