

5. That Mortgagor will not remove or demanish or alter the fixtures or improvements of the said premises after the execution of the premises by the Mortgagee and will maintain the premises in good condition and repair, and that the owner or owner's wife thereof, may and may remove and suffer the existing or removal of fixtures and improvements, except such fixtures as are without Mortgagor's written consent, in accordance with all laws, ordinances, regulations, covenants and restrictions affecting the premises, and will not suffer or permit any violation thereof.

6. If at any time any part of said premises secured be past due and unpaid the Mortgagor hereby assigns the rents and profits of the above described premises to said Mortgagee, or its successors or assigns, and agrees that any judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, apply the net proceeds thereof (after paying costs of collection) upon said debt, interest, costs and expenses without liability to account for anything more than the rents and the profits actually collected.

7. If default be made in the payment of any installment of said note or any part thereof when due, or in the performance of any of Mortgagor's obligations, covenants or agreements herein contained, the indebtedness secured thereby shall become and be immediately due and payable at the option of the Mortgagee, without notice or demand which are hereby expressly waived, and this mortgage may be foreclosed.

8. In case the indebtedness secured hereby or any part thereof is collected by suit or action or this mortgage is foreclosed, or put into the hands of an attorney for collection, suit, action or foreclosure, Mortgagor shall be chargeable with all costs and expenses, including reasonable attorney's fees, which shall be immediately due and payable and added to the mortgage indebtedness and secured hereby.

9. No delay by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by law, shall operate as a waiver thereof or preclude the exercise thereof during the continuance of any default hereunder.

PROVIDED ALWAYS NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said Mortgagor does and shall well and truly pay or cause to be paid unto the said Mortgagee the said debt or sum of money aforesaid with interest thereon, if any shall be due according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine and be utterly null and void, otherwise to remain in full force and effect.

AND IT IS AGREED, by and between the said parties, that the Mortgagee is to hold and enjoy said premises until default of payment shall be made.

This Mortgage shall inure to and bind the heirs, legatees, devisees, administrators, executors, successors and assigns of the parties hereto. Wherever used herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS THE MORTGAGOR'S hand and seal, this 11 day of November, 1977.

Signed, sealed and delivered in
the presence of:

Larry J. Kaiser
Kay J. Kaiser

X James W. Sauls (L.S.)
X Betty M. Sauls (L.S.)
(L.S.)

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

PROBATE

PERSONALLY APPEARRED BEFORE ME

Larry J. Kaiser

1st Witness

sign, seal and as

Perfected

Kay J. Kaiser
2nd Witness

and made oath that he saw the witness named James W. Sauls and Betty Jean Sauls

has theretofore and doth declare the within written deed and that he hath witnessed the execution thereof

Searched before me this 11 day of November, A.D. 1977

Larry J. Kaiser
3rd Witness

Notary Public for S.C. my comm expires 1-16-80

STATE OF SOUTH CAROLINA

RENUNCIATION OF DOWER

I, Joyce Chapman, a Notary Public for South Carolina do hereby

certify unto all whom it may concern, that Mrs. Betty Jean Sauls, the wife of the within named James W. Sauls, 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 whatsoever, renounce, release, and forever relinquish unto the within named **CREDITTHRIFT of America, Inc.** 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.

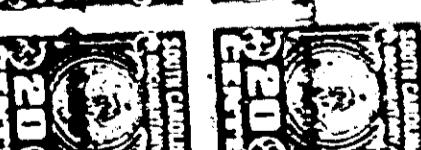
Given under my hand and seal this 11 day of November, A.D. 1977

X Betty M. Sauls

Notary Public for S.C. my comm expires 1-16-80

RECEIVED DEC 9 1977 At 2:00 P.M.

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CREDITTHRIFT

Inc.

CREDITTHRIFT of America, Inc.
1805-A Laurens Road
Greenville, SC 29607

James W. Sauls & Betty Jean Sauls
506 Agewood Drive
Simpsonville, SC 29681

#55328
State of South Carolina
County of Greenville

DEC 9 1977

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