

9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 2 months from the date hereof...

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...

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.

WITNESS OUR hand(s) and seal(s) this 11th day of April, 1978

Signed, sealed, and delivered in presence of: Dennis A. Lum (SEAL), Donald R. McAlister, Martha L. Lum (SEAL)

STATE OF SOUTH CAROLINA } COUNTY OF GREENVILLE }

Personally appeared before me Jewel P. Brownlee and made oath that he saw the within-named Dennis A. Lum and Martha L. Lum sign, seal, and as their act and deed deliver the within deed, and that deponent with Donald R. McAlister witnessed the execution thereof.

Sworn to and subscribed before me this 11th day of April, 1978. Donald R. McAlister, Notary Public for South Carolina

My comm. expires 8-4-79

STATE OF SOUTH CAROLINA } COUNTY OF GREENVILLE }

RENUNCIATION OF DOWER

I, Donald R. McAlister, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Martha L. Lum, the wife of the within-named Dennis A. Lum, 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 Collateral Investment Company, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

Given under my hand and seal, this 11th day of April, 1978. Martha L. Lum (SEAL), Donald R. McAlister, Notary Public for South Carolina

My comm. expires 8-4-79

Received and properly indexed in and recorded in Book this day of Greenville County, South Carolina

Clerk

Vertical stamp on the right edge: 0740, 4328 RV-2