21. The Mortgagor hereby waives the benefit of all homestead exemptions as to the debt secured by this Mortgago and as to any expenditure for insurance, taxes, levies, assessments, dues or charges incurred by the Mortgagee pursuant to any provision of this Mortgage.

22. The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever, except as may be otherwise noted herein; and the Mortgagor further corenants to warrant and forever defend all and singular the premises herein mentioned unto the Mortgages forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

23. Should any legal proceedings be instituted for the foreclosure of this Mortgage, or should the Mortgage 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 any attorney at law for collection by suit or otherwise, all costs and expenses (including continuation of abstract) 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 hereby, and may be recovered and collected hereunder.

24. This Mortgage and all the covenants, agreements, terms and conditions herein contained shall be binding upon and inure to the benefit of the Mortgagor and the heirs, legal representatives and assigns of the Mortgagor, and, to the and nure to the benefit of the Mortgagor and the heirs, legal representatives and assigns of the Mortgagor, and, to the extent permitted by law, every subsequent owner of the mortgaged property, and shall be binding upon and inure to the benefit of the Mortgage and its assigns. If the Mortgagor, as defined herein, consists of two or more parties, this Mortgage shall constitute a grant and mortgage by all of them jointly and severally, and they shall be obligated jointly and severally under all the provisions hereof and under the Note. The word "Mortgagee" shall include any person, corporation or other party who may from time to time be the holder of this Mortgage. Wherever used herein the singular number shall include the plural, the plural number shall include the singular, and the use of any gender shall be applicable to all genders wherever the source requires.

applicable to all genders wherever the sense requires. IN WITNESS WHEREOF this Mortgage has been duly signed and sealed by the Mortgagor(s) on this 30th day f November 1978 of November Signed, scaled and delivered in the presence of:

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

Personally appeared before me Rhonda A. Bridges and made oath that he saw the within-named Milton and Fannie Brown sign, seal, and as their act and deed deliver the within written Mortgage, and that deponent, with Robert W. Harrier witnessed execution thereof.

SWORN to and subscribed before the this 30 hay of November 19 78

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

Notary Public

RENUNCIATION OF DOWER

Robert W. Harper a Notary Public in and for South Carolina, do hereby certify unto s Brown , the wife of the within-named all whom it may concern that Mrs. Fannie Lois Brown

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, whoms ever, renounce, release, and forever relinquish unto the within-named United States of America, its successors and assigns, all her interest and estate, and also her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

under my hand and seal, this 30 Hiday of November 19018 BROWN

RECORDED DEC 7 1978 at 11:19

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Lot Cr.	\$14,850.00	ectiv REM 1
Oak	.8	e Mor
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Spruce		Corrective Mortgage-for Orig See REM 1446-835
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the R. M. C. for Greenville Filed for record in the Office of County, S. C., at 11:18 clock at page339... Mortgage Book and recorded in Real - Estate R.M.C. for G. Co., S. C. 7, 1978

DOUGLAS F. DENT

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