It is further stipulated and agreed by and between the parties that the Mortgagee shall have the right to exercise any option or privilege herein given or reserved and to enforce any duty of the Mortgagor at any time without further or other notice regardless of any prior waiver by Mortgagee or default of Mortgagor or delay by Mortgagee in exercising any right, option, or privilege or enforcing such duty of Mortgagor, and no waiver by Mortgagee of default of Mortgagor nor delay of Mortgagee in exercising any right, privilege or option of in enforcing any duty of Mortgagor shall be deemed, held, or construed to be a waiver of any of the terms or provisions of this mortgage or of any subsequent default. IN WITNESS WHEREOF, we have bereunto set our hand and seals this 23rd day of _ A.D. 1982..... signed, Sealed and Delivered in the presence of STATE OF SOUTH CAROLINA COUNTY OF Greenville PERSONALLY APPEARED BEFORE ME RAY C, AVER and made out that he saw the within named Demetria S. Barksdale sign, seal and as Her act and deed deliver the within written deed and that be with GARTH WILLIS 2nd Subscribing Witness witnessed the execution thereof. Sworn to before me this : Commission Expires: STATE OF SOUTH CAROLINA Mortgagor: Single Female RENUNCIATION OF DOWER **COUNTY OF** , a Notary Public for South Carolina, do hereby certify unto all whom it may concern, that Mrs. , the wife of the within named ... 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, Heirs 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. (SEAL) Given under my hand and seal A.D. 19..... Notary Public, S. C. RETURN TO: JIM WALTER HOMES, INC.

P. O. 22601

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It is further covenanted and made of the essence hereof that in case of default for thirty days in the performance of any of the covenants herein on the part of the Mortgagor, then it shall be optional with Mortgagee to consider all unmatured indebtedness or liability secured bereby, and accrued interest thereon, as immediately due and payable, without demand and without notice or declaration of said option, and Mortgagee shall have the right forthwith to institute proceedings to enforce the collection of all

moneys secured hereby or to foreclose the lien hereof.

RECORDED APR 1 2 1982 at 10:30 A.M.