And the second second second

# 18. BORROWER'S MAINTENANCE OF PROPERTY

I will maintain the Property in good repair and condition, except for reasonable wear and tear and I will not permit any waste of the Property.

## 19. AGREEMENT ABOUT CHANGES IN PROPERTY BY BORROWER

No building or improvement on the Property will be altered, demolished or removed without the Lender's written consent.

#### 20. AGREEMENTS ABOUT GIVING NOTICES REQUIRED UNDER THIS MORTGAGE

Unless the law requires otherwise, any notice that must be given to me under this Mortgage will be given by delivering it or by mailing it with proper postage, addressed to me at the Borrower's address stated in the section above titled "Words Used Often in This Document." A notice will be delivered or mailed to me at a different address if I give Lender a written notice of my different address. Any notice that must be given to Lender under this Mortgage will be given by mailing it with proper postage to Lender's address stated in Paragraph (C) of the section above titled "Words Used Often in This Document." A notice will be mailed to Lender at a different address if Lender gives me a written notice of the different address. A notice required by this Mortgage is given when it is mailed or when it is delivered according to the requirements of this Paragraph.

#### 21. CAPTIONS

5 8 8

ot Cor. Taylor
Dogwood Ave.
'Neal Tp.

The captions and titles of this Mortgage are for convenience only. They may not be used to interpret or to define the terms of this Mortgage.

#### 22. COVENANTS AND REPRESENTATIVES OF MORTGAGOR

All of the covenants and representations in this Mortgage of the Mortgagor shall bind the Mortgagor, his heirs, executors, administrators, successors and assigns.

### 23. LAW GOVERNING THIS MORTGAGE

This Mortgage shall be construed by the laws of the State of South Carolina.

#### 24. GENDER AND SEVERABILITY

Whenever the context so requires, the masculine shall include the feminine and neuter and the singular include the plural. If any portion of this Mortgage shall be held to be void or unenforceable, the balance of the Mortgage shall nevertheless be carried into effect.

25. Borrower acknowledges receipt of a copy of this Mortgage.

| By signing this Mortgage, I agree to all of the above. IN WITNESS WHEREOF, the Borrower has signed the  |  |
|---|--|
| Signed (Stad and delivered in the presence of   |  |
| Richy J. Banks  | X Patricia A. Ballenger (LS.) Patricia A. Ballenger (LS.) (LS.)  |
| STATE OF SOUTH CAROLINA ) : COUNTY OF GREENVILLE )  | PROBATE  |
| PERSONALLY appeared the undersigned witness seal and as its act and deed deliver the within written witnessed the execution thereof   | is and made oath that (s) he saw the within named Borrower(s) sign, in instrument and that (s)he, with the other witness subscribed above  19 84  SEAL)  Jacks   |
| Notary Public for South Carolina My Commission Expires:9_1785   |  |
| STATE OF SOUTH CAROLINA   | NO RENUNCIATION OF DOWERFEMALE BORROWER  |
| COUNTY OF ''  | WE REMOVED OF DOWER STATES BOUNDIER  |
| examined by me, did declare that she does freely, vo whomsoever, renounce, release and forever relinquis assigns, all her interest and estate, and all her right a mentioned and released.  GIVEN under my hand and seal this |  |
| Filed this  | J. ERIC KINDBERG, ATTORNEY 703B Wade Hampton Blvd. Greer, S.C. 29651 271272  State of South Carolina COUNTY OF GREENVILLE  PATRICIA A. BALLENGER  PATRICIA A. BALLENGER  Mr. Ralph Jenkins BANK OF GREER  Drawer 708 CREER, SOUTH CAROLINA 29651  Mortgage of Real Estate  Mortgage of Real Estate |