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full performance of all the covenants and agreements herein contained at the time and in the manner herein specified, then this Mortgage and the assignments herein contained shall be void and of no further force and effect and shall be released by the Mortgagee in the manner provided by law but at the expense of the Mortgagors; otherwise, to be and remain in full force and effect.

- 20. 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, and the plural the singular, and the use of any gender shall be applicable to all genders.
  - 21. This is a purchase money mortgage.
- 22. This Mortgage shall be construed and enforced in accord with the laws of the State of South Carolina.

IN WITNESS WHEREOF, this Mortgage has been duly executed by the Mortgagors, the day and year first above written.

Signed, sealed and delivered in the presence of:

etrica R. Lu

Joseph A. Shaffer

Arthund Howson

Stephanie A. Shaffer
Stephanie A. Shaffer