

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

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 this Mortgage. Signed, sealed and delivered in the presence of:

Witness: Vadie E. McAbee (S.), Agnes H. McAbee (S.), Agnes H. McAbee (S.)

Bank of Greer, S.C. FILED OCT 12 1983

STATE OF SOUTH CAROLINA ) COUNTY OF )

MORTGAGE

WORDS USED OFTEN IN THIS DOCUMENT

- (A) "Mortgage." This document, which is dated March 20, 1981, will be called the "Mortgage." (B) "Borrower." Vadie E. McAbee and Agnes H. McAbee will sometimes be called "Borrower" and sometimes simply "I." Borrower's address is: 711 S. Trade Street, Greer, S.C. 29651 (C) "Lender." BANK OF GREER will be called "Lender." Lender is a corporation or association which was formed and which exists under the law of the State of South Carolina. Lender's address is: POST OFFICE DRAWER 708, Main Office: GREER, SOUTH CAROLINA 29651. (D) "Note." The note signed by Borrower and dated March 20, 1981, will be called the "Note." The Note shows that I owe Lender Twelve Thousand and No/100 Dollars (\$ 12,000.00 ) plus interest, which I have promised to pay in monthly payments of principal and interest and to pay in full by March 20, 1989 (E) "Property." The property that is described below in the section titled "Description Of The Property," will be called the "Property."

DESCRIPTION OF THE PROPERTY