12. Existing Indebtedness. The parties hereby acknowledge that there is an indebtedness to Family Federal Savings & Loan and that said Savings & Loan may have the right to accelerate amounts due under said mortgage and/or to adjust the interest payable on said mortgage. In the event such an acceleration or adjustment is made Buyer hereby agrees to hold Seller harmless by securing refinancing or adjusting the monthly payment due hereunder, as the case may be.

IN WITNESS WHEREOF, Buyer and Seller have caused this Bond for Title to be executed this 13th day of April, 1981.

In the presence of:

John H. Cheroz - Ronal E. Hangah

SELLER

Mona C. Skauczah

SELLER

John H. Chero Seller

John H. Ford

BUYER

BUYER

BUYER

STATE OF SOUTH CAROLINA )

PROBATE

COUNTY OF GREENVILLE

Personally appeared the undersigned witness and made oath that (s)he saw the within named parties sign, seal and as (his)(their) act and deed deliver the within written instrument and that (s)he, with the other witnesses subscribed above witnessed the execution thereof.

SWORN to before me this 13th day of April, 1980.

Notary Public for South Carolina

My Commission Expires:

John G. Chews

RECORDE: APR 14 1981 at 9:18 A.M.