8. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall-convey away sald mortgaged premises, or if the title shall, become vested in any other person, in any manner whatsoever other than by death of the Mortgagor. The Mortgagor shall not place subsequent or junior mortgage upon the above described premises without the written permission of the 9. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing, by the Mortgage to the Mortgagee shall become immediately due and payable and this mortgage, or should the Mortgagee become a party to any suit involving this, Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable, immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

10. The covenants herein contained shall bind, and the benefits and advantages shall incure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise. 9th day of September WITNESS The Mortgagor(s) hand and featuhis Signed, sealed, and delivered in the presence of: (SEAL) (SEAL) (SEAL) PROBATE STATE OF SOUTH CAROLINA, COUNTY OF ANDERSON PERSONALLY appeared before me R. V. DeVane prade oath that he saw the within named Henry S. Smith act and deed deliver the within written doed, and that he, with sign, seal and as Robert Wilson witnessed the execution thereof. SWORN to before me this the day of / September , A. D., 196 3 SEAL) STATE OF SOUTH CAROLINA RENUNCIATION OF DOWER COUNTY OF ANDERSON a Notary Public for South Carolina, do hereby certify. unto all whom it may concern that Mrs. the wife of the within named Henry S. Smith did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily and without only consultant directly, if fact duty person or persons when seever, rendunce, release and forever relinquish anto the within a mod SALUDA VALLEY FEDERAL SAVINGS AND LOAN ASSOCIATION, its successors, and assembly all but instead and estate, and also her right and claim of Dower of, in or to all and singular the Promises within mentioned and released. Theren willed GIVEN under my hand and seal, Ylpu Thong Am IR this 9th day of September A. D., 19 63°

PUBLIC FOR BOUTH CAROLINA