BOOK 1234 PAGE 26

10. 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 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 Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of 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.

11. THE BORROWER (s) agree (s) that the aforesaid rate of interest on this obligation may, from time to time, at the discretion of the Association, be increased to the maximum rate per annum permitted to be charged from time to time by applicable South Carolina Law. Any increase in the interest rate herein set forth shall take effect 30 days after written notice of such increase has been mailed to the obligor at his (her, its, their) last known address. During said 30 day period, the obligor shall have the privilege of paying the obligation in full without penalty. In the event the interest rate of this obligation is adjusted as provided herein, the installment payments provided hereinabove shall be increased so that this obligation will be paid in full in substantially the same time as would have occurred prior to such change in interest rate; however, should the term of the obligation be extended by reason of this adjustment, the makers, endorsers and their heirs, personal representatives, successors or assigns, shall remain obligated for the debt.

12. The covenants herein contained shall bind, and the benefits and advantages shall inure 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 therof whether by operation of law or otherwise.

WITNESS The Mor	tgagor(s) hand	and seal this	16th	day of M	ay,	1972
Signed, sealed, and delive	ered		01	1	1,01-	
in the presence of:	<u>.</u>		Ma	elle U	Jan	W(SEAI
Wildiniah	unu		Charles	1. Garret	E	(SEAI
Levise Pellen	hun/		Ludy (Barri	et	(SEAL
	8		Judy &. G	arrett		(SEAI
					, to a	(SEAL
		**************************************	* ************************************			. '
**** **********************************		- · ,	,		~	(ṢEAL
*****		·	***************************************	***************************************	····	(SEAL
,			*******************	-1 Ft	10	(SEAL
	·				**************************************	(SEAL
mortgagor(s) sign, seal as (s)he with the other with SWORN to before me day of May Notary Public for	this the 16th , A. South Cayblin	l above witness D., 19 72. SEAL)	sed the execution	on thereof.	4	
MY COMMISSION EXPIRES 2/	2A/ 6					···
STATE OF SOUTH CAR COUNTY OF GREENVII		DO	WER			
I, the undersigned No signed wife (wives) of the			•	•.	•	
each, upon being private tarily, and without any conforever relinquish unto T all her interest and estate premises within mentione GIVEN under my half the day of May	above named r ly and separat ompulsion, dre- ravelers Rest e, and all her ed and released and and seal t	mortgagor(s) restely examined ad or fear of a Federal Saving right and clair d. this	spectively, did by me, did de iny person wh s & Loan Asso	this day ar clare that sh nomsoever, r cciation, its s	pear before le does freel enounce, rel uccessors and	me, and y, volun- ease and l assigns,
each, upon being private tarily, and without any conforever relinquish unto T all her interest and estate premises within mentione GIVEN under my ha	above named rely and separate ompulsion, dres ravelers Rest less and all hered and released and and seal to the control of the	mortgagor(s) re- tely examined ad or fear of a Federal Saving right and clair d.	spectively, did by me, did de iny person wh s & Loan Asso n of dower of	this day ar clare that sh nomsoever, r cciation, its s	pear before le does freel enounce, rel uccessors and	me, and y, volun- ease and l assigns,
each, upon being private tarily, and without any conforever relinquish unto T all her interest and estate premises within mentione GIVEN under my had loth day of May	above named rely and separate ompulsion, drewlers Rest less and all hered and released and and seal to the control of the cont	mortgagor(s) received examined ad or fear of a Federal Saving right and clair d. this 1972. (SEAL)	spectively, did by me, did de uny person wh s & Loan Asso n of dower of Judy C.	this day ar clare that shomsoever, riciation, its st, in and to	pear before the does freel enounce, rel uccessors and all and sing	me, and y, volun- ease and l assigns,