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 the aution of the Mortgagee are a party 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 appeared to the plural that the singular is a successor of the parties hereto. plicable 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 Mortgagor(s) hand and seal this Signed, scaled, and delivered in the presence of: ....(SEAL) lot 33 on plat of OAKLAND TERRACE, in plat book BB, page 196, and .....Greenville, shown & EAL) having according to the said plat, the following metes and bounds (SEAL) STATE OF SOUTH CAROLINA BOGINATING ARRENVIEW pin on the western side of Zelms (Engel) Drive. at the cormer of lot 32, and running thence with it S 82-28 W 177.9 feet epoch in the property of the concernment of the property of the prope S state b to all per transmission of the second of the sec an iron pin on thewastern side of said Drive, thence with said Brive 6 7630 EN 16 billeute to the point of beginning. this name property A. D. 19 73 to us by J.C. Cox, Jr., et al, by deed to be recorded of evensdate herewith, and is subject to restrict-Al Woman Hulken by Beath Candle 165. STATE OF SOUTH CAROLINA DOWER I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the under-

COUNTY OF GREENVILLE

signed wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and all her interest and estate, and all her right and claim of dower of, in and to all and singular the

SGIVEN under my hand and seal this + ans I stuffile 1973 ... (SEAL)

Recorded May 2, 1973 at 11:27 AM #31052