It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default 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 Mortattorney'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.

The covenants, agreements and conditions 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, and the use of any gender shall be applicable to all genders.

WITNESS my hand and seal this 28th day of	June / 19 78 /
Signed, sealed, and delivered	My John (SEAL)
in the presence of:	Gludy Wirker (SEAL)
Michard X Main	(SEAL)
Oneld & Chestoln	(SEAL)
	(SEAL)
	
NEW YORK STATE OF SOUTH (DAROLING)	
COUNTY OF CAPEMVNIKERS WESTCHESTER	Probate
· · · · · · · · · · · · · · · · · · ·	ersigned witness
made oath that he saw the within named Glad	ys Yokel and Irving Yokel
sign, seal and as their act and deed	d deliver the within written deed, and that he, with
the other witness subscribed above	witnessed the execution thereof.
SWORN to before me this the 28th	
day of	Venelil E. Chisholm
Muchan fasten as 188115	ROSTEN Ite of New York
Notary Public for South Cicolina Qualified in West	37445
My Comm. expires: Commission expires	March 30, 197 7
STATE OF SOMETHINGS NEW YORK	Population of Davis
COUNTY OF GREENWIKER	Renunciation of Dower
I, the undersigned	a Notary Public for Smiler Landing do hereby certify
unto all whom it may concern that Mrs. Glad	lys Yokel
the wife of the within named Irving Yokel	
does freely, voluntarily and without any compulsion, nounce, release and forever relinquish unto the with	tely and separately examined by me, did declare that she dread or fear of any person or persons whomsoever, rehin named CAROLINA FEDERAL SAVINGS AND LOAN at assigns, all her interest and estate, and also all her right Premises within mentioned and released.
GIVEN under my hand and seal,	State of the second
this 28thday of June	Maching Office
A. D., 1978	ABRAHAM ROSTEN
(Chapen Joseph (SEAL)	iotary Public, State of New York No. 60-3370075
Notary Public for South Carolina NY Comm. expires:	Control of New York Qualified in Westchester County Commission expires March 30, 1979 19
Recorded thisday of	19
RECORDED JUN 29 1978 At	