AND IT IS FURTHER AGREED, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this mortgage, or for any purpose involving this mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection, by suit or otherwise, that all costs and expenses incurred by the mortgagee, its successors or assigns, including a reasonable counsel fee (of not less than ten percent of the amount involved) shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder. PROVIDED, ALWAYS, and it is the true intent and meaning of the parties to these Presents, that when the said mortgagor,S heirs, executors or administrators shall pay, or cause to be paid unto the said mortgagee, their certain attorneys, its successors or assigns, the said debt, with the interest thereon, if any shall be due, and also all sums of money paid by the said or assigns, according to the conditions and agreements of the said note, and of this mortgage and shall perform all the obligations according to the true intent and meaning of the said note and mortgage, and the conditions thereunder written, then this Deed of Bargain and Sale shall cease, determine and be void, otherwise it shall remain in full force and virtue. to bold AND IT IS LASTLY ACREED, by and between the said parties, that the said mortgagos's are and enjoy the said premises until default of payment shall be made: Hand and Seal, this 19 day of October our WITNESS and in the disklamdratkmit two hundred and sixth one thousand nine hundred and eighty-two year of the Sovereignty and Independence of the United States of America. (L.S.) many & Banister Anderson SAndRA K. TAYlOR BEFORE ME personally appeared and made outh that he saw the within named W. F. Banister and Mary S. Banister act and deed, deliver the within written Deed: and that 2 he sign, seal, and as their JAMUEL J FRETWELL JR witnessed the execution thereof. Sworn to before me, this Sandia R. Jaylow A.D. 19 82 Notary Public for South Carolina 9.2.53 MY COMMISSION EXPIRES STATE OF SOUTH CAROLINA, Anderson SAnue / J. Fretwell Jr. a Notary Public, do hereby certify unto all whom it I, the wife of the within named may concern, that Mrs. Mary S. Banister did this day appear before me, and upon being W. F. Banister privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within named Capital Bank & Trust, its successors Given under my Hand and Seal, this 19 A.D. 1982 otary Public for South Carolina 9-1-85

RECORDED OCT 2 9 1982 at 10:00 A.M.

MY COMMISSION EXPIRES

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