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The whole of the real property described in such Mortgage shall remain subject to the lien, charge, or encumbrance of such Mortgage, and nothing herein contained or done pursuant hereto shall affect or be construed to affect the lien, charge, or encumbrance of the Mortgage or the priority thereof over other liens, charges or encumbrances, or to release or affect the liability of any party or parties whomsoever would now or hereafter be liable under or on account of such Note and such Mortgage and such Agreement not to Encumber.

In this Agreement, the singular number includes the plural and the plural number includes the singular. Since this Agreement is executed by more than one person as Purchaser, the obligations of each such person hereunder shall be joint and several.

The right to plead any statute of limitations as a defense to any obligations and demands secured by or mentioned in such Mortgage and such Agreement not to Encumber is hereby waived by Purchasers to the full extent permissible by law.

This Agreement applies to, inures to the benefit of, and binds all parties hereto and their respective heirs, legatees, devisees, and administrators, executors, successors and assigns.

Therefore, the Purchasers, do hereby assume and agree to pay the obligation secured by such Mortgage according to the terms of the Mortgage and those of the Note and the Agreement not to Encumber accompanying it, as if such Mortgage, Note and Agreement not to Encumber were incorporated herein verbatim.

IN WITNESS WHEREOF, the parties have executed this Agreement at Greenville, South Carolina the day and year first above written.

Connie L. Turia

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Purchaser

X Denothy Japa

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SIGNED AND DELIVERED IN THE PRESENCE OF:

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(CONTINUED ON NEXT PAGE)