3

13. DEFINITIONS. As used herein the terms "Mortgager", "Mortgagee" and other terms shall refer to the singular, plural, neuter, masculine and feminine as the context may require and shall include, be binding upon and inure to the benefit of their respective heirs, successors, legal representatives and assigns.

AND IT IS AGREED by and between the parties that in the case of foreclosure of this Mortgage, by suit or otherwise, the Mortgagee shall recover of the Mortgagor a sum as attorneys' fee as set out in said Note which shall be secured by this Mortgage, and shall be included in judgment of foreclosure.

BUT THIS CONVEYANCE IS MADE UPON THIS SPECIAL CONDITION: If the total amount of the debt, interest, advances and other sums secured hereby are paid in full in accordance with the terms of the above-mentioned Note and this Mortgage, this conveyance shall be null and void and title shall revest as provided by law. If, however, there shall be a default in the performance of any of the covenants, terms and conditions of this Mortgage or under the Note or any advance secured hereby, all sums owing to Mortgagee hereunder or under said Note, regardless of maturity and without notice, shall immediately become due and payable at the option of Mortgagee and Mortgagee may foreclose this Mortgage by judicial proceedings.

IN WITNESS WHEREOF, this Mortgage has been duly signed, sealed and delivered by Mortgagor the day and year first above written.

| WITNESSES:   | Ray & A. Shits   |
|--|--|
| Joya d. Morga  | (SEAL)   |
| Sandra C. Lour   | (SEAL)   |
|  |  |
| OTATE OF COUTU CAROLINA 1  |  |
| COUNTY OF CAROLINA )   | PROBATE  |
| PERSONALLY appeared before me oath that (s) he saw the within-named                            | and made   |
| oath that (s) he saw the within-nameda   | ervy 1.) Lite + Cullant. While sign, seal,   |
| and as the act and deed, deline that (s) he with the other Subsla                              | ver the within - written Mortgage of Real Property; and witnessed the execution  |
| thereof.   |  |
| SWORN to before me this  | 2  |
| 1st day of March, 198  | <u>3</u>   |
| Rafus - falson (L. S.) Notary Public for South Carolina  | Joyce J. Morgan  |
| My Commission Expires: $0 - 1991$  |  |
| My Commission Expires: Q Q (1)   |  |
|  |  |
| CTATE OF COUTU CAROLINA \  |  |
| STATE OF SOUTH CAROLINA ) COUNTY OF )  | RENUNCIATION OF DOWER  |
|  | de bereby cortify unto all whom it   |
| may concern, that Mrs.   | , do hereby certify unto all whom itthe wife of the within named   |
|  | did this day appear before me, and, upon being   |
| compulsion, dread or fear of any person or persons   | are that she does freely, voluntarily, and without any whomsoever, renounce, release and forever relinquish , its successors |
| and assigns, all her interest and estate, and also her premises within mentioned and released. | Right and Claim of Dower of, in or to all and singular the   |
| Given under my Hand and Seal this  |  |
| day of   | , 19   |
|  |  |
| Notary Public for South Carolina (L. S.)   |  |
| My Commission Expires:   | 23139  |

ERCORDED MAR 1 5 1983 at 12:39 P.M.

4328-RV