It is further covenanted and made of the essence hereof that in case of default for thirty days in the performance of any of the covenants herein on the part of the Mortgagor, then it shall be optional with Mortgagee to consider all unmatured indebtedness or liability secured hereby, and accrued interest thereon, as immediately due and payable, without demand and without notice or declaration of said option, and Mortgagee shall have the right forthwith to institute proceedings to enforce the collection of all moneys secured hereby or to foreclose the lien hereof. It is further stipulated and agreed by and between the parties that the Mottgagee shall have the right to exercise any option or privilege herein given or reserved and to enforce any duty of the Mottgagor at any time without further or other notice regardless of any prior waiver by Mottgagee or default of Mottgagor or delay by Mottgagee in exercising any right, option, or privilege or enforcing such duty of Mottgagor, and no waiver by Mottgagee of default of Mottgagor nor delay of Mottgagee in exercising any right, privilege or option or in enforcing any duty of Mottgagor shall be deemed, held, or construed to be a waiver of any of the terms or provisions of this mottgage or of any subsequent default. IN WITNESS WHEREOF, we have hereunto set our hand and seals this 21 day of February James M. Kith (SEAL) (SEAL) Signed, Sealed and Delivered in the presence of STATE OF SOUTH CAROLINA COUNTY OF Green UILLE PROBATE PERSONALLY APPEARED BEFORE ME WALTER E MC ABLE and made oath that he saw the within named TAMES M NEITH AND sign, seal and as THEIR act and deed deliver the within written deed and that he with witnessed the execution thereof. Walter E. Malke Sworn to before me this AD 19 83 2-28-93 STATE OF SOUTH CAROLINA COUNTY OF Green UILLE RENUNCIATION OF DOWER 1, MICHINEC / MITCHECL , a Notary Public for South Carolina, do hereby certify unto all whom it may concern, that Mrs. Wanda K. Ketth the wife of the within named JAMES M. Keith before me, and 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 or persons whomsoever, renounce, release, and forever relinquish unto the within named right and claim of Dower, of in or to all and singular the Premises within mentioned and released. Wanda K. Kith Given under my hand and seal this 21 day of FEBRUARY Comm. Exp. 22893 23089 BECORDED MAR 1 5 1983 at 11:00 A.M.

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Filed for record in the Office of Estate