In case of breach by Borrower of the covenants and conditions of the Loan Agreement, Lender, at Lender's option, with or without entry upon the Property, (i) may invoke any of the rights or remedies provided in the Loan Agreement, (ii) may accelerate the sums secured by this Mortgage and invoke those remedies provided in paragraph 18 hereof, or (iii) may do both. Prior to completion of the improvements, sums disbursed by Lender to protect the security of this Mortgage up to the principal amount of the Note shall be treated as disbursements pursuant to the Loan Agreement, and such sums disbursed by Lender in excess of the principal amount of the Note shall be additional indebtedness of Borrower secured by this Mortgage. All such sums shall bear interest from the date of disbursement at the rate stated in the Note, unless collection from Borrower of interest at such rate would be contrary to applicable law in which event such amounts shall bear interest at the highest rate which may be collected from Borrower under applicable law, and shall be payable upon notice from Lender to Borrower requesting payment therefor.

If, after the commencement of amortization of the Note, the Note and this Mortgage are sold by Lender, from and after such sale the Loan Agreement shall cease to be a part of this Mortgage and Borrower shall not assert any right of set-off, counterclaim, or other claim or defense arising out of the Loan Agreement against the obligations of the Note and this Mortgage.

25. The Construction-Permanent Loan Rider attached hereto is by this reference made a part hereof.

	IN W	VITNESS	WHEREOF, B	Sorrower has ex	ecuted this M	iortgage as a	Sealed Ins	trument.			
	Signed, sexted and delivered in the presence of:										
	Rruce W Gal							Alls.	nour	(S —Borr	eal)
	Signed, scaled and delivered in the presence of:    Anne   Anne   Seal    -Borrower    -Borrower										eal)
	STATE OF SOUTH CAROLINA, GREENVILLE										
	Before me personally appearedRuby. L Banks and made oath thatshesaw the within named Borrower sign, seal, and astheir act and deed, deliver the within written Mortgage; and that										
	-sha with]. Eric. Kindbarg witnessed the execution thereof.										
	Sworn before me this										
	Notary Public for South Carolina  My Commission expires. 9-17-85										
	My Commis	ision expires	9517.199								
	á	Ш	LMAN	۵	11 11	y of	Σ.		S. S.		
	CAROLINA		GALLMAN	S AND		day	.		P. & G. S.	•	
	<b>30</b> I		ပ	SAVINGS		0.			O. O.	 	
rorney .d.	CAI		JUDITH	_	W V	<sup>V</sup>	o'clock_	S	ourt (		
TTOR Ivd.			and J	DERAL IATIOI 29603	G		9	Fee, 5	Ofc		
4, 2 A.0	SOUTH	GREENVILLE		FED SOCI C. 2	<b> </b>				C. or Clerk of Court C. P. & G.		
DBERG, ampton 29651	F SC	GRE!	SALLMAN	LINA N AS 0797			d in Book		C. or		
KIND e Ha	[O]	9 10	. ilakal				rded	ļ	R. M.		
RIC Wad r, S	STATE	<u> </u>	BRUCE W	SOUTH CARO LOA P.O. Box l Greenville		Filed this	at and Recorde	<u>.</u>	۳		
J. ERIC KING 703B Wade Ha Greer, S.C.	ST/	COUNTY OF	BRU	SOU P. C		File	at and	Page	l	1	11
7,40											
RENUNCIATION OF DOWER											
	STATE OF SOUTH CAROLINA, GREENVILLE										
	I, J.Eric Kindberg a Notary Public, do hereby certify unto all whom it may concern that MrsJudith C. Gallman the wife of the within named. Bruce W. Gallman did this day										

appear 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 whomsoever, renounce, release and forever relinquish unto the within named S.C. Federal Savings & Loan Assin...... its Successors and Assigns, all her interest and estate, and also all her right and claim of Dower, of, in or to all and singular the premises within

mentioned and released.

Given under my Hand and Seal, this .....

Notary Public for South Carolina
My Commission expires. 9-17-85

(CONTINUED ON NEXT PAGE)

The property of the course the form of the course of the c

SHOW THE PARTY OF THE PARTY OF

31-14-14 MIN 199