

until said debt, and all interest and amounts due thereon, shall have been paid in full, then this deed of trust and bargain shall become null and void; otherwise to remain in full force and virtue.

And it is further agreed by and between the said parties hereto, that the said mortgagor is to hold and enjoy the said premises until default of payment shall be made. But if I shall make default in the payment of said monthly installments, or shall make default in any of the covenants and provisions hereinabove set out for a space of thirty days, then and in such event, the Association, may, at its option, declare the whole amount hereunder at once due and payable, together with costs and a reasonable attorney's fee, and shall have the right to foreclose its mortgage.

IN WITNESS WHEREOF I have hereunto set my hand and seal, this the 5th day of January, in the year of our Lord One Thousand, Nine Hundred and Sixty-three, and in the One Hundred and year of the Independence of the United States of America.

Signed, sealed and delivered in the presence of:

Virginia Hunter
Nellie M. Waddell

William C. Howard (SEAL)
WILLIAM C. HOWARD

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA }
COUNTY OF SPARTANBURG

PROBATE

PERSONALLY appeared before me Nellie M. Waddell and made oath that she saw the within named William C. Howard

sign, seal and as his act and deed deliver the within written deed, and that he, with Virginia Hunter, witnessed the execution thereof

SWORN to before me this the 5th day of January, A. D. 1963
Virginia L. Hunter (SEAL)
Notary Public for South Carolina

Nellie M. Waddell

STATE OF SOUTH CAROLINA }
COUNTY OF SPARTANBURG

RENUNCIATION OF DOWER

I, Virginia L. Hunter, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Joyce S. Howard

the wife of the within named William C. Howard 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 or persons whomsoever, renounce, release and forever relinquish unto the within named WOODRUFF FEDERAL SAVINGS AND LOAN ASSOCIATION, 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 5th day of January, A. D. 1963
Virginia L. Hunter (SEAL)
Notary Public for South Carolina

Joyce S. Howard
Joyce S. Howard