11 THE BORROWER (s) agree (s) that the plousesid rate of interest on this obligation may, from these to time at the discretion of the Association, be intreased to the maximum rate per annual permitted to be charged from time to time by applicable South Careline Law. Any increase in the interest rate herein set forth shall take effect 30 days after written notice of such increase has been mailed to the obligar at his (her its their) has known address. During said 30 day period the obligar shall have the privilege of paying the obligation in full without panelty. In the event the interest rate of this obligation is adjusted as provided herein, the installment payments provided hereinabove shall be increased so that this obligation will be paid in full in substantially the same time as would have occurred prior to such change in interest rate however, should the term of the obligation be extended by reason of this adjustment, the makers, endorsers and their heirs, personal representatives, successors or assigns shall remain obligated for the debt.

12 The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective beins executors, silministrators, successors, and assigns of the parties hereto. Whenever used, the singular mamber shall include the plural, the plural the singular the use of any gender shall be applicable to all genders, and the term Mortgages shall include any payee of the indebtedness hereby secured or any transferres, theref whether by operation of law or otherwise.

WITNESS The Mortgegor(s) hand and seal this 22 day of Delicary Signed, sealed, and delivered (SEAL) in the presence of: (SEAL) (SEAL) (SEAL) (SEAL) (SEAL) (SEAL) (SEAL) (SEAL) STATE OF SOUTH CAROLINA PROBATE COUNTY OF GREENVILLE PERSONALLY appeared the undersigned witness and made oath that (s)he mortgagor(s) sign, seal and as the mortgagor's(s') act and deed deliver the within mortgage and that (s)lie, with the other witness subscribed above witnessed the execution thereof. SWORN to before me this the 22 nd Louise & Ellenhungs Treeman (SEAL) Notary Public for South Carolina MY COMMISSION EXPIRES 2/24/80 STATE OF SOUTH CAROLINA DOWER COUNTY OF GREENVILLE

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, 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 Travelers Rest Federal Savings & Loan Association, its successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released in the same of the

GIVEN under my hand and seal this of day of Jehruang 1521

Selba T. Land

Notary Public for South Carolina

MY COMMISSION EXPIRES 2/24/80

Recorded Feb. 26, 1971 at 2:31 P. M., #19942.