9. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgager shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgages, all sums then owing by the Mortgager to the Mortgages shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgages become a legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgages become a party to any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgages, and a reasonable attorney's fee, shall thereupon become due and payable, immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

10. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number 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 payer of the indebtedness hereby secured or any transferre thereof whether by operation allow or otherwise. WITNESS The Mortgagor(s) hand and seal this 22nd day of October Signed, sealed, and delivered (SEAL) (SEAL) PROBATE STATE OF SOUTH CAROLINA, A COUNTY OF Anderson R. V. DeVane PERSONALLY appeared before me Gomer Eugene Allen made oath that he saw the within named act and deed deliver the within written deed, and that he, with sign, seal and as his witnessed the execution thereof. J. C. Pruitt Agnew SWORN to before me this the 22nd R. V. S. Vand A. D. 1971 October CARDLING Commission ... C. Supr. 4, 1979 STATE OF SOUTH CAROLINA, RENUNCIATION OF DOWER COUNTY OF Anderson a Notary Public for South Carolina, do hereby certify I, J. C. Pruitt Agnew unto all whom it may concern that Mrs. Judy S. Allen Gormer Eugene Allen the wife of the within named 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 SALUDA VALLEY FEDERAL SAV-INGS AND LOAN ASSOCIATION, its successors, and assigns, all her interest and estate, and also 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 22nd day of October A. D., 1971

> Notary Public, South Circlina State at Large My Commission Expires Sept. 4, 1979

Mortgage Recorded October 26, 1971 at 10:38 A. M., #11983

B. That, at the option of the Mortgages, this martgage shall become due and payable forthwith if the Martgager shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. The Mortgagor shall not place a subsequent or junior mortgage upon the above described premises without the written permission of the