[illegible]

11. That [illegible] the obligation may, from time to time, and at any time, by agreement with Travelers Rest Federal Savings & Loan Association, the mortgagee, increase the interest rate for unpaid principal hereunder, or change the manner of payment, or both, but not to exceed the maximum rate per annum permitted to be charged under laws of South Carolina, with Travelers Rest Federal Savings & Loan Association. Any increase in the interest rate herein set forth shall take effect on the date specified in a written notice of such increase has been mailed to the obligor at his last address as shown on the records of Travelers Rest Federal Savings & Loan Association. Prior to the 30th day after such notice, the obligor shall have the privilege of paying the obligation in full without penalty. In the event the interest rate of this obligation is adjusted as provided herein, the monthly payment provided hereunderow shall be increased so that this obligation will be paid in full at approximately the same time as would have occurred prior to such change in interest rate; however, should any balance of this obligation be unpaid 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 heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof, whether by operation of law or otherwise.

WITNESS the Mortgagor(s) hand and seal this 6th day of January 1972.

Signed, sealed, and delivered in the presence of:

Louise P. Ellenburg
J. Gary Wilson

Leon Moody (SEAL)
LEON MOODY
(SEAL)
(SEAL)
(SEAL)
(SEAL)
(SEAL)
(SEAL)
(SEAL)
(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared the undersigned witness and made oath that (s)he saw the within named mortgagor(s) sign, seal and as the mortgagor's(s') act and deed deliver the within mortgage and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this the 6th day of January, A. D., 1972.

J. Gary Wilson (SEAL)
Notary Public for South Carolina
MY COMMISSION EXPIRES 8/7/78

Louise P. Ellenburg

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

DOWER

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.

GIVEN under my hand and seal this 6th day of January 1972.

J. Gary Wilson (SEAL)
Notary Public for South Carolina
MY COMMISSION EXPIRES 8/7/78

Jean McMoody

Recorded January 7, 1972 at 3:39 P. M., #18534