And lastly it is agreed by and between the parties hereto that all the covenants herein shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. And the Mortgagor to hold and enjoy said premises until default of payment shall be made. But if he shall default in the payment of said monthly installments, or default in any of the covenants and provisions herein set fourth for a period of thirty (30) days, then in such event the Association may, at its option, declare the whole amount hereunder at once due and payable together with costs and attorney's fees, and shall have the right to foreclose the mortgage. And shall also pay a reasonable attorney's fee in the event that the Association should become a party to any suit involving this mortgage or the title to the premises herein described. The Mortgagor waives the benefit of any appraisement laws of the State of South Carolina.

PROVIDED, ALWAYS, NEVERTHELESS, and on this EXPRESS CONDITION, that if the said Mortgagor, his heirs or legal representatives, shall on or before the first day of each and every month, from and after the date of these presents, pay or cause to be paid to the PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, its successors or assigns, the monthly installment as set out herein, 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.

Whenever used in this mortgage or the note secured thereby, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF the Mortgagor has hereunto set his hand and seal this the 31 day of March in the year of our Lord One Thousand Nine Hundred and Seventy Two and in the One Hundred and Ninety sixth year of the Independence of the United States of America.

Signed, Sealed and delivered

in the Presence of:

W T Bolt — Billy D. Ford (Seal)

Mary Lou Montgomery — (Seal)

STATE OF SOUTH CAROLINA
COUNTY OF LAURENS } PROBATE

PERSONALLY APPEARED before me Mary Lou Montgomery and made oath that she saw the within-named Billy D. Ford sign, seal and, as his act and did deliver the within-written deed, for the uses and purposes therein mentioned; and that She with W. T Bolt witnessed the execution thereof.

Sworn to before me this 31 day of March, 19 72

W T Bolt (Seal)
Notary Public for South Carolina.

Mary Lou Montgomery

STATE OF SOUTH CAROLINA
COUNTY OF LAURENS } RENUNCIATION OF DOWER

I, W. T. Bolt, a Notary Public of South Carolina, do hereby certify unto all whom it may concern that Mrs. Marjorie Ford, the wife of the within-named Billy D. Ford, 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 PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, 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 31 day of March, 19 72

W T Bolt (Seal)
Notary Public for South Carolina.

Marjorie B. Ford

Recorded April 3, 1972 at 12:45 P. M., #26441