

And it is further agreed by and between the said parties hereto, that the Mortgagor is to hold and enjoy the said premises until default of payment shall be made. But if he 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 this mortgage.

Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this the 30th day of June 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:

Juanita N. Cathey
Cecil E. White

S. Fred Smith (Seal)

Anna Margaret D. Smith (Seal)

STATE OF SOUTH CAROLINA, } PROBATE
COUNTY OF LAURENS.

Personally appeared before me Juanita N. Cathey and made oath that she saw the within named S. Fred Smith and Anna Margaret D. Smith

sign, seal and as their act and deed deliver the within written deed, and that she, with Cecil E. White, witnessed the execution thereof.

Sworn to before me this the 30th day of June A. D., 1972.

Cecil E. White (Seal)
Notary Public for South Carolina
My commission expires Dec. 28, 1980

Juanita N. Cathey

STATE OF SOUTH CAROLINA, } RENUNCIATION OF DOWER
COUNTY OF LAURENS

I, Cecil E. White, a Notary Public for South Carolina,

do hereby certify unto all whom it may concern that Mrs. Anna Margaret D. Smith, the wife of the within S. Fred Smith,

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 CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, its successors and assigns, all her interest and estate and also all the 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 30th day of June A. D., 1972.

Cecil E. White (Seal)
Notary Public for South Carolina
My commission expires Dec. 28, 1980.

Anna Margaret D. Smith