

In case of breach by Borrower of the covenants and conditions of the Loan Agreement, Lender, at Lender's option, with or without entry upon the Property, (i) may invoke any of the rights or remedies provided in the Loan Agreement, (ii) may accelerate the sums secured by this Mortgage and invoke those remedies provided in paragraph 18 hereof, or (iii) may do both. Prior to completion of the improvements, sums disbursed by Lender to protect the security of this Mortgage up to the principal amount of the Note shall be treated as disbursements pursuant to the Loan Agreement, and such sums disbursed by Lender in excess of the principal amount of the Note shall be additional indebtedness of Borrower secured by this Mortgage. All such sums shall bear interest from the date of disbursement at the rate stated in the Note, unless collection from Borrower of interest at such rate would be contrary to applicable law in which event such amounts shall bear interest at the highest rate which may be collected from Borrower under applicable law, and shall be payable upon notice from Lender to Borrower requesting payment therefor.

If, after the commencement of amortization of the Note, the Note and this Mortgage are sold by Lender, from and after such sale the Loan Agreement shall cease to be a part of this Mortgage and Borrower shall not assert any right of set-off, counterclaim, or other claim or defense arising out of the Loan Agreement against the obligations of the Note and this Mortgage.

25. **Exemption from Personal Liability; Extensions, Etc., Not to Release Interest in Property.** If any person executes this Mortgage who did not execute the Note, then nothing contained in this Mortgage or in the Note setting out the obligations secured hereby shall obligate such person further than to bind such person's right, title, and interest in the mortgaged Property, and on default hereunder no deficiency or other personal judgment shall be demanded or entered against such person; but, extension of the time for payment, at any time, and from time to time, modification of amortization of the sums secured by this Mortgage, at any time, and from time to time, or other accommodations granted by Lender to any maker of the Note, at any time, and from time to time, without the consent of such person, shall not operate to release, in any manner, the liability of such person or such person's successors in interest insofar as such person's interest in the Property is concerned. Lender shall not be required, at any time, to commence proceedings against anyone who executed the Note or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by such person or such person's successors in interest. The provisions of paragraph 10 above also apply to any person who executes this Mortgage, whether or not such person executed the Note. The word "person" as used in this paragraph shall mean an individual, partnership, association, corporation and all other legal and commercial entities.

IN WITNESS WHEREOF, Borrower has executed this Mortgage as a Sealed Instrument.

Signed, sealed and delivered in the presence of:

*John R. Hawkins* (Seal) - Borrower  
*Linda C. Brewton* (Seal) - Borrower  
*Regina C. Hawkins* (Seal) - Borrower

STATE OF SOUTH CAROLINA, GREENVILLE County ss:

Before me personally appeared CAPERS BOUTON and made oath that HE saw the within named Borrower sign, seal, and as THEIR act and deed, deliver the within written Mortgage; and that HE with LINDA C. BREWTON witnessed the execution thereof. Sworn before me this 27TH day of JANUARY, 1978.

*Linda C. Brewton* (Seal)  
Notary Public for South Carolina  
My Commission expires 2-18-80  
*Capers Bouton*

422 1422  
STATE OF SOUTH CAROLINA,  
COUNTY OF GREENVILLE  
JOHN R. HAWKINS AND  
REGINA C. HAWKINS  
To  
SOUTH CAROLINA FEDERAL  
SAVINGS & LOAN ASSOCIATION  
MORTGAGE  
Filed this 30th day of  
January, A. D. 1978  
at 11:36 o'clock A. M.,  
and Recorded in Book 1422  
Page 81 Fee, \$ Ed.  
R. M. C. or Clerk of Court C. P. & G. S.  
Greenville County, S. C.  
\$26,000.00  
1 Ac Kellys Mill Rd.  
Bates Tp.

RENUNCIATION OF DOWER

STATE OF SOUTH CAROLINA, GREENVILLE County ss:

I, CAPERS BOUTON, a Notary Public, do hereby certify unto all whom it may concern that Mrs. REGINA C. HAWKINS the wife of the within named JOHN R. HAWKINS 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 whomsoever, renounce, release and forever relinquish unto the within named S. C. FEDERAL S. & L. ASSN. 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 27TH day of JANUARY, 1978.

*Capers Bouton* (Seal)  
Notary Public for South Carolina  
My Commission expires 9-11-85  
*Regina C. Hawkins*

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