

12. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default of this mortgage or in the note secured hereby. It is the true intent and meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions and covenants of this mortgage and of the note secured hereby and the Mortgagor shall, on or before the first of each and every month from and after the date of these presents, pay or cause to be paid to the Mortgagee, its Successors or Assigns, the monthly installments as set out herein and also pay to the Mortgagee in monthly installments as hereinabove set forth such other sums, if any, as the Mortgagee may hereafter during the continuance of these presents advance to the Mortgagor on the security hereof, with interest on such further sums from the time when they may be respectively advanced at the aforesaid rate, payable as aforesaid until such sum or sums so advanced shall have been fully paid, provided that the total amount so secured shall not exceed the original face amount of this mortgage, that then this mortgage shall be utterly null and void; otherwise to remain in full force and effect. If there is a default of any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee 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 Mortgagor become a party to any suit involving this mortgage or the title to the premises described herein, or should the Mortgagee 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 Mortgagee 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 thereby and may be recovered and collected hereunder.

13. 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 and the use of any gender shall be applicable to all genders.

WITNESS my Hand and Seal, this 13th day of March, 19 78

Signed, sealed, and delivered

in the presence of:

James H. Cole  
W. M. Steele  
\_\_\_\_\_  
\_\_\_\_\_

Donald A. Gardner (SEAL)  
Gloria O. Gardner (SEAL)  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (SEAL)  
\_\_\_\_\_ (SEAL)

STATE OF SOUTH CAROLINA  
COUNTY OF OCONEE

} PROBATE

PERSONALLY appeared before me Janis W. Cole

and made oath that she saw the within named mortgagor(s) Donald A. Gardner & Gloria O. Gardner sign, seal and as their act and deed deliver the within written deed, and that he, with W. M. Steele witnessed the execution thereof.

SWORN to before me this the 13th day of March, A. D., 19 78  
W. M. Steele (SEAL)  
Notary Public for South Carolina  
My commission expires: 4-2-84

Janis W. Cole

STATE OF SOUTH CAROLINA  
COUNTY OF OCONEE

} RENUNCIATION OF DOWER

I, W. M. Steele a Notary Public for South Carolina, do hereby certify

unto all whom it may concern that Mrs. Gloria O. Gardner

the wife of the within named Donald A. Gardner

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 OCONEE SAVINGS AND LOAN ASSOCIATION, 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 13th day of March A. D., 19 78

W. M. Steele (SEAL)  
Notary Public for South Carolina  
My commission expires: 4-2-84

Gloria O. Gardner

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