

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, (a) may invoke any of the rights or remedies provided in the Loan Agreement, it may accelerate the sums secured by this Mortgage and invoke those remedies provided in paragraph 18 hereof, or (b) may disburse funds to complete 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.

C21 100-1

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

Signed, sealed and delivered in the presence of:

*Eve Chandler* ..... (Seal)  
*Larry H. Cooke* ..... (Seal)  
 Robert J. Gaines, Jr. .... (Seal)  
 Ginger R. McCall ..... (Seal)

STATE OF SOUTH CAROLINA, GREENVILLE County ss:

Before me personally appeared, Eve Chandler and made oath that she saw the within named Borrower sign, seal, and as their act and deed, deliver the within written Mortgage; and that she with Larry H. Cooke witnessed the execution thereof.  
 Sworn before me this 22nd day of January, 1979.

*Mary H. Cooke* (Seal) *Eve Chandler*  
 Notary Public for South Carolina  
 My Commission expires 9/20/81

LARRY H. COOKE  
 STATE OF SOUTH CAROLINA,  
 COUNTY OF GREENVILLE  
 Robert J. Gaines, Jr. and  
 Ginger R. McCall  
 To  
 South Carolina Federal Savings  
 and Loan Association  
 P.O. Box 937  
 Greenville, S. C. 29602  
**MORTGAGE**  
 Filed this 22nd day of  
 January, 1979  
 at 3:17 o'clock P. M.  
 and Recorded in Book 1455  
 Page 722 F.C.S.  
 R. M. C. [unclear]  
 Greenville County, S.C.  
 \$28,400.00  
 Part Lot 2 Old Grove Rd. & Pine  
 Ridge Dr.

RENUNCIATION OF DOWER NOT NECESSARY - MORTGAGORS NOT MARRIED  
 STATE OF SOUTH CAROLINA, GREENVILLE County ss:

I, \_\_\_\_\_ a Notary Public, do hereby certify unto all whom it may concern that Mrs. \_\_\_\_\_ the wife of the within named \_\_\_\_\_ 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 \_\_\_\_\_ 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 \_\_\_\_\_ day of \_\_\_\_\_, 1979

\_\_\_\_\_  
 Notary Public for South Carolina  
 My Commission expires \_\_\_\_\_

RECORDED: JAN 22 1979 at 3:17 P.M.

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