

due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, 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 hereby, and may be recovered and collected hereunder.

11. THE BORROWER(s) agree(s) that the aforesaid rate of interest on this obligation may, from time to time, at the discretion of the Association, be increased to the maximum rate per annum permitted to be charged from time to time by applicable South Carolina Law. Any increase in the interest rate herein set forth shall take effect 30 days after written notice of such increase has been mailed to the obligor at his (her, its, their) last known address. During said 30 day period, the obligor shall have the privilege of paying the obligation in full without penalty. In the event the interest rate of this obligation is adjusted as provided herein, the installment payments provided hereinabove shall be increased so that this obligation will be paid in full in substantially the same time as would have occurred prior to such change in interest rate; however, should the term of the obligation be extended by reason of this adjustment, the makers, endorsers and their heirs, personal representatives, successors or assigns, shall remain obligated for the debt.

12. 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, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS The Mortgagor(s) hand and seal this _____ day
of _____ 1978.

Signed, sealed, and delivered
in the presence of:

James W. Willis

(SEAL)

Mary W. Willis

(SEAL)

PROBATE

STATE OF FLORIDA)
COUNTY OF ORANGE)

PERSONALLY appeared the undersigned witness and made oath that (s)he saw the within named mortgagor(s) sign, seal and as the mortgagor's(s') act and deed deliver the within mortgage and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this the _____
_____ day of _____ 1978.

Notary Public for State of Florida

My Commission expires: _____

Notary Public, State of Florida
My Commission Expires 7/5/1980

RECORDS JAN 22 1979

11:00 A.M.

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