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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.

10. 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 3rd day of January 19 61  
Signed, sealed, and delivered  
in the presence of:  
Alice Youngblood (SEAL)  
Edna C. Kilby (SEAL)  
Heyward Pressley (SEAL)

STATE OF SOUTH CAROLINA } PROBATE  
COUNTY OF PICKENS

PERSONALLY appeared before me Alice Youngblood  
and made oath that he saw the within named James A. Kilby and Edna C. Kilby

sign, seal and as their act and deed deliver the within written deed, and that he, with  
Heyward Pressley witnessed the execution thereof.

SWORN to before me this the 3rd  
day of January, A. D., 19 61 Alice Youngblood  
Heyward Pressley (SEAL)  
Notary Public for South Carolina

STATE OF SOUTH CAROLINA } RENUNCIATION OF DOWER  
COUNTY OF PICKENS

I, Heyward Pressley a Notary Public for South Carolina, do hereby certify  
unto all whom it may concern that Mrs. Edna C. Kilby  
the wife of the within named James C. Kilby

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  
HOME BUILDING & LOAN ASSOCIATION, EASLEY, S. C., 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 3rd day of January, Edna C. Kilby  
A. D., 61.  
Heyward Pressley (SEAL)  
Notary Public for South Carolina

Recorded January 11th, 1961, at 9:45 A.M. #17325