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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 20th day of December 19 61.

Signed, sealed, and delivered in the presence of:

Jerome K. Jay (SEAL)

Elizabeth H. Oates (SEAL)

S. O. Capell (SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF PICKENS

PROBATE

PERSONALLY appeared before me Elizabeth H. Oates and made oath that he saw the within named Jerome K. Jay

sign, seal and as his act and deed deliver the within written deed; and that he, with S. O. Capell witnessed the execution thereof.

SWORN to before me this the 20th day of December, A. D. 19 61.

S. O. Capell (SEAL)
Notary Public for South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF PICKENS

RENUNCIATION OF DOWER

I, S. O. Capell a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. *Jay* the wife of the within named Jerome K. Jay

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, PASLEY, 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 20th day of December, A. D. 1961.

S. O. Capell (SEAL)
Notary Public for South Carolina

Hazel P. Jay