And it is Further Agreed and Covenanted between the said parties, that in case the debt secured by this Mortgage, or any part thereof, is collected by suit or action, or this Mortgage be foreclosed, or put into the hands of an Attorney for collection, suit, action or foreclosure, or in the event of the foreclosure of any mortgage, prior or subsequent to this mortgage, in which proceeding this mortgagee is made a party, or in the event of the bankruptcy of the mortgagor, or in assignment by the mortgagor for the benefit of creditors, the said Mortgagor Heirs, Executors, Administrators or Assigns, shall be chargeable with all costs of collection including Ten (10%) per cent, of the principal and interest on the amount involved as Attorney's fees, which shall be due and payable at once; which charges and fees, together with all costs and expenses, are hereby secured, and may be recovered in any suit or action hereupon or hereunder. Witness Hand and Seal 1 st. July in the year mv xsixty eight of our Lord one thousand nine hundred and sixty eight and in the one hundred and ninety second year of the Sovereignty and Independence of the United States of America. Signed, Sealed and Delivered In the Presence of The State of South Carolina, COUNTY OF Greenville William & Penchie Personally appeared before me, and made oath that he saw the within-named John Byers sign, seal and as with Rhoten N. Shetley act and deed, deliver the within-written Deed; and that he witnessed the execution thereof. Millian Her , SWORN to before me, this A.D. 1968 The State of South Carolina, RENUNCIATION OF DOWER COUNTY OF GREENVILLE I, William R. Mathis do hereby certify unto all whom it may concern that Mrs. Helen Byers the wife of the within-named

John Byers

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 Floyd H. Smith and Olfria L. Smith Their its Heirs 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 July _Anno Domini 19_68 8

_(L. S.) - Helen 15 year Helen Byers Assignment and Transfer of Mortgage to Real Estate

For Value Received the undersigned does hereby bargain, sell, transfer and convey unto First Atlantic Mortgage Corp., all of undersigned's right, title and interest in and to the within mortgage, the property therein described and the indebtedness secured thereby, together with all powers, rights and privileges contained in said deed and the note therein described.

Witness the hand and seal of the undersigned this Signed, Sealed and Delivered In the Presence of:

Recorded July 8, 1968 at 10:09 A. M., #624.