

10. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions and covenants of this mortgage and of the note secured hereby, this mortgage shall be utterly null and void otherwise it remain in full force and virtue. If there is a default in any of the terms, conditions or covenants of this mortgage or of the note secured hereby, then, at the option of the Mortgagee, the amount then owing by the Mortgagor to the Mortgagee shall become immediately due and payable. The mortgagee may be foreclosed should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor 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) agrees 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 hereunder shall be increased so that this obligation will be paid in full in substantially the same time it 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 mortgagor, obligors 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 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 power of the indebtedness hereto secured or any transferee thereof, whether by operation of law or otherwise.

WITNESS The Mortgagor(s) hand and seal this 26th day of March 1970

Signed, sealed, and delivered
in the presence of
Gilbert W. Fairbanks (SEAL)
Brenda B. Fairbanks (SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE PROBATE

PERSONALLY appeared the undersigned Notary Public for South Carolina, and the mortgagor(s) sign, seal and as the mortgagor(s) and as the mortgagor(s) with intent to be bound, and to be taken with the other within subject hereto, and to be taken with the other within subject hereto.

SWORN to before me this 26th day of March 1970
Notary Public for South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

I, the undersigned Notary Public, do hereby certify, insofar as I may concern, that the mortgagor(s) wife (wives) of the above named mortgagor(s) respectively, on this day appearing before me, and each, upon being privately and separately examined by me, and decide that she (they) are single, and without any compulsion, duress or fear of any person, whom (whom) remains (remain) forever relinquish unto Travelers Rest Federal Savings & Loan Association, its executors, assigns and all her (their) right and estate, and all her (their) right and estate of, in and to all and singular the premises within mentioned, and released.

GIVEN under my hand and seal, this 26th day of March 1970
Brenda B. Fairbanks (SEAL)
Notary Public for South Carolina