

AND, lastly, it is agreed by and between the parties hereto that all covenants herein shall bind, and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors and assigns of the parties hereto. The mortgagor is to hold and enjoy said premises until default under the terms hereof shall be made. If the mortgagor shall default in the payment of said monthly installments, or default in any of the covenants and provisions herein set forth, or in the event of foreclosure of a subordinate mortgage, then in such event the Association may, at its option, declare the whole amount hereunder due and payable at once, and shall have the right to foreclose this mortgage. In the event of the foreclosure of this mortgage, or should the Association become a party to any legal proceedings, the mortgagor agrees to pay all costs of collection, including a reasonable attorney's fee, which shall be secured by this mortgage and in the event of foreclosure shall be included in any judgement of foreclosure. The mortgagor waives the benefit of any appraisal laws of the State of South Carolina.

PROVIDED, ALWAYS, NEVERTHELESS, and on this EXPRESS CONDITION, that if the said mortgagor, his heirs or legal representatives, shall on or before the first day of each and every month, from and after the date of these presents, pay or cause to be paid to the Association, its successors or assigns, the monthly installments as set out herein, until said debt, and all interest and amounts due thereon, shall have been paid in full, then this deed of bargain and sale shall become null and void, otherwise to remain in full force and virtue.

WHERE the context so admits or requires, the singular number where used throughout this instrument shall include the plural and the plural shall include the singular, and the masculine gender shall include the feminine. Whenever a corporation shall be the mortgagor herein, the terms employed shall include and be applicable to such corporation and its successors.

WITNESS our Hands and Seals, this 18 day of March in the year of our Lord one thousand nine hundred and seventy-one and in the one hundred and ninety-fifth year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered

in the Presence of:

Terry Green
Alice Turner

David Baker (SEAL)
Lee J. Baker (SEAL)

STATE OF SOUTH CAROLINA,
COUNTY OF LEXINGTON

Personally appeared before me Alice Turner and made oath that she saw the within named David Baker and Lee J. Baker

sign, seal and as their act and deed, deliver the above written mortgage; and that she with Terry Green witnessed the execution thereof.

Sworn to and subscribed before me this

18 day of March, 1971

Terry Green (LS)

Notary Public of South Carolina Commission Expires October 22, 1979

Alice Turner

STATE OF SOUTH CAROLINA,
COUNTY OF LEXINGTON

RENUNCIATION OF DOWER

I, Terry Green, a Notary Public of South Carolina, do hereby certify unto all whom it may concern, that Mrs. JoAnn S. Baker, the wife of the within named David Baker, did this day appear before me, and upon being privately and separately examined by me, declare that she does freely, voluntarily, and without compulsion, dread or fear of any person or persons whomsoever, renounce, release, and forever relinquish unto the within named Lexington County Savings & Loan Association, its successors or assigns, all her interest and estate and also all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

18 day of March, 1971

Terry Green (LS)

Notary Public of South Carolina My Commission Expires October 22, 1979

JoAnn S. Baker