

wise to 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, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee 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 thereby, and may be recovered and collected hereunder.

11. 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.

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WITNESS my—our hand(s) and seal(s), this 7th day of September 1972

Signed, sealed, and delivered
in the presence of:

Donald Reese
Elizabeth D. Adams

Neil S. Kirby (SEAL)
Ruth J. Kirby (SEAL)
____ (SEAL)
____ (SEAL)
____ (SEAL)
____ (SEAL)
____ (SEAL)
____ (SEAL)
____ (SEAL)

State of South Carolina
County of Pickens

Probate

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor(s) sign, seal and as the mortgagor(s)' act and deed deliver the within written deed and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 7th day of September 1972

Donald Reese (SEAL)
Notary Public for South Carolina.

My commission expires: June 13, 1982

Elizabeth D. Adams

State of South Carolina
County of Pickens

Renunciation of Dower

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Mortgagor(s) respectively, did this day appear before me, and each, 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 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 all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

SWORN to before me this 7th day of September 1972

Donald Reese (SEAL)
Notary Public for South Carolina.

My commission expires: June 13, 1982

Ruth J. Kirby

Recorded September 11, 1972 at 12:30 P. M., #7504