

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 the Mortgagor's hand and seal this 27th day of January, 1975.

Signed, Sealed and Delivered in the presence of:

Juanita N. Cathey
James L. Edwards

Kathie R. Harmon (SEAL)
Kathie R. Harmon

_____ (SEAL)

STATE OF SOUTH CAROLINA }
COUNTY OF LAURENS } PROBATE

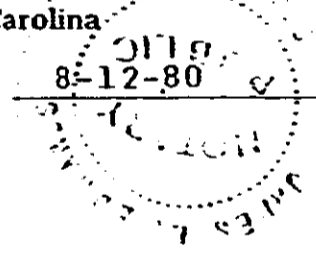
Personally before me appeared Juanita N. Cathey
and made oath that (s)he saw the within named Mortgagor(s) Kathie R. Harmon

sign, seal, and as the act and deed of said Mortgagor(s), deliver the within-written mortgage, and that (s)he, with James L. Edwards, witnessed the execution thereof.

SWORN to before me this 27th day of January, A.D., 1975

Juanita N. Cathey
James L. Edwards (SEAL)
Notary Public for South Carolina

My commission expires on 8-12-80



STATE OF SOUTH CAROLINA }
COUNTY OF LAURENS } RENUNCIATION OF DOWER NOT NECESSARY.

I, _____, Notary Public for South Carolina, do hereby certify unto all whom it may concern that

the wife of the within-named Mortgagor, _____, 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 CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, Clinton, South Carolina, its successors and assigns, all her interest and estate, and also all her right, title, 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 _____, A.D., 19____

James L. Edwards (SEAL)
Notary Public for South Carolina

My commission expires on _____

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