1371 #81697

State of South Carolina

County of Greenville

Teddy Washburn
Joyce Washburn

to

Creditbank of America

Mortgage of Real Estate

$1,944.00
Lot 198 Vine Hill Rd. "Pineforest"

4328 RV.2

RECORDED JUL 22 '75 At 11:15 A.M.

1371

RENUNCIATION OF DOWER

I, Joyce Washburn do hereby certify unto all whom it may concern that Mrs. Joyce Washburn, the wife of the within named Teddy Washburn, 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 mentioned Creditbank of America, Inc. its successors and assigns, all her interest and estate, and also her right of Dower of, in or to all and singular the premises within mentioned and released.

Given under my hand and seal this 14th day of July, A.D. 1975.

(SEAL)

Notary Public for S.C.
My comm. expires 1-10-80

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Personally appeared before me Teddy Washburn and makes oath that he saw the within named Teddy Washburn and Joyce Washburn sign, seal and as their act and deed deliver the within written mortgage deed and that deponent with the other witness subscribed above witnessed the execution thereof.

SWORN TO before me this 14th day of July, 1975.

(L.S.)
(L.S.)
(L.S.)

Notary Public for S.C.
My comm. expires 1-10-80

WITNESS THE MORTGAGEE'S HAND AND SEAL this the 14th day of July, 1975.

Signed, sealed and delivered in the presence of:

Teddy Washburn

9. No delay by Mortgagee in exercising any right or remedy shall be construed as a waiver thereof or of any other right or remedy hereunder, nor shall any single or partial exercise of any right or remedy preclude other or further exercise of any other right or remedy. All remedies herein provided are cumulative and are in addition to any other rights or remedies now or hereafter existing at law or in equity.

10. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of the parties hereto, except as otherwise provided herein. All obligations of Mortgagor hereunder shall be joint and several. The term "Borrower" shall mean each and every person signing this mortgage as a Borrower.

11. Whenever used, the singular number shall include the plural and the plural the singular, and the use of any gender shall be applicable to all genders.

12. Notwithstanding any other provision or agreement in this mortgage or in any other document or instrument, the total of all payments of any kind or character which are deemed to be interest under applicable laws, shall never exceed the maximum amount of interest permitted to be charged by applicable laws. If any such payment shall be deemed to be interest in excess of the maximum amount of interest permitted to be charged by applicable laws, then such excess shall be deemed a mistake and upon discovery thereof shall be credited on the principal of the indebtedness or, if such principal has been paid in full, refunded to the Borrower.

13. Mortgagee may at any time and from time to time, without notice, release any person liable for payment of the indebtedness or any part thereof, extend the time for payment or otherwise alter the terms of payment of any part of the indebtedness, take other or additional security for the payment thereof, and release, sell or exchange any part of the property covered hereby without affecting the lien hereof or the priority hereof or the liability of any maker, endorser, or guarantor for payment of the indebtedness.

14. Mortgagee may at its option, upon default of Mortgagor, or any other event which shall operate as a default under any other mortgage or other instrument secured hereby, or upon default in payment of any other indebtedness owed by Mortgagor to Mortgagee, or upon default in payment of any other indebtedness secured by any mortgage on the premises covered hereby, or upon default in payment of any other indebtedness secured by any mortgage on any other property owned by Mortgagor, or upon default in payment of any other indebtedness secured by any mortgage on any other property owned by any person or persons who are co-makers, co-signers, or guarantors of the indebtedness secured hereby, or upon default in payment of any other indebtedness owed by any person or persons who are co-makers, co-signers, or guarantors of the indebtedness secured hereby, or upon default in payment of any other indebtedness owed by any person or persons who are co-makers, co-signers, or guarantors of any other indebtedness secured by any mortgage on any other property owned by any person or persons who are co-makers, co-signers, or guarantors of the indebtedness secured hereby, or upon default in payment of any other indebtedness owed by any person or persons who are co-makers, co-signers, or guarantors of any other indebtedness secured by any mortgage on any other property owned