

the singular, and the use of any gender shall be applicable to all genders.

All the terms and conditions of this mortgage shall be construed in accordance with the laws of the State of South Carolina.

All the terms and provisions of this mortgage loan commitment upon which the loan hereby secured was predicated, are incorporated herein by this reference thereto, and should the mortgagors fail in any respect to comply with such terms and provisions, then at the option of the mortgagee, the indebtedness secured by this deed of trust (mortgage or security deed) shall immediately become due and payable.

WITNESS the Hands and Seals of the Mortgagors this 23rd day of July, 1976, and in the one hundred ninety-ninth year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered

in the Presence of:

William K. Estlering Francis M. BurriSS (L.S.)
 FRANCIS M. BURRISS

Aileen S. Trew Nancy S. BurriSS (L.S.)
 NANCY S. BURRISS

STATE OF SOUTH CAROLINA)
)
 COUNTY OF RICHLAND)

PERSONALLY appeared before me William K. Esterling
 and made oath that s/he saw the within named FRANCIS M. BURRISS and
 NANCY S. BURRISS, sign, seal and, as their act and deed, deliver

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