

WITNESS our hand(s) and seal(s) this 11 day of February, 1977

Signed, sealed, and delivered in presence of:

Kandi A. Nichols [SEAL]
Patrick C. Fant, Jr. [SEAL]
Chi Hyon Gardner [SEAL]
 [SEAL]

STATE OF SOUTH CAROLINA, }
 COUNTY OF Greenville } ss:

Personally appeared before me Kandi A. Nichols
 and made oath that he saw the within-named Kenneth Wayne Gardner and Chi Hyon Gardner
 sign, seal, and as their act and deed delivered the within deed, and that deponent,
 with Patrick C. Fant, Jr. witnessed the execution thereof.

Kandi A. Nichols
 [SEAL]
 Sworn to and subscribed before me this 11 day of February, 1977
Patrick C. Fant, Jr.
 Notary Public for South Carolina
 My Commission Expires 12-17-1978

STATE OF SOUTH CAROLINA, }
 COUNTY OF Greenville } ss:

RENUNCIATION OF DOWER

I, Patrick C. Fant, Jr., a Notary Public in and
 for South Carolina, do hereby certify unto all whom it may concern that Mrs. Chi Hyon Gardner
 the wife of the within-named Kenneth Wayne Gardner
 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
 Collateral Investment Company, 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.

Chi Hyon Gardner [SEAL]
 Given under my hand and seal, this 11 day of February, 1977
Patrick C. Fant, Jr.
 Notary Public for South Carolina
 My Commission Expires 12-17-1978

RECORDED FEB 14 1977 At 11:48 A.M. 21319

21319
 FEB 14 1977

STATE OF SOUTH CAROLINA

MORTGAGE

Kenneth Wayne Gardner
 Chi Hyon Gardner

TO

Collateral Investment Company
 2233 Fourth Avenue, North
 Birmingham, Alabama 35203

Received and properly indexed in RMC Office
 and recorded in Book 1389
 this 11th day of February, 1977,
 Page 111, at 11:48 A.M.

Greenville County, S. C.

Clerk.

\$ 22,000.00
 Lot 20, Fourth Day St., Canterbury,
 Sec. II, Also Pers. Prop.