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10. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, this mortgage shall be utterly null and void; otherwise 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 hereby, and may be recovered and collected hereunder.

11. THE BORROWER (s) agree (s) that the aforesaid rate of interest on this obligation may, from time to time, at the discretion of the Association, be increased to the maximum rate per annum permitted to be charged from time to time by applicable South Carolina Law. Any increase in the interest rate herein set forth shall take effect 30 days after written notice of such increase has been mailed to the obligor at his (her, its, their) last known address. During said 30 day period, the obligor shall have the privilege of paying the obligation in full without penalty. In the event the interest rate of this obligation is adjusted as provided herein, the installment payments provided hereinabove shall be increased so that this obligation will be paid in full in substantially the same time as would have occurred prior to such change in interest rate; however, should the term of the obligation be extended by reason of this adjustment, the makers, endorsers and their heirs, personal representatives, successors or assigns, shall remain obligated for the debt.

12. 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, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee therof whether by operation of law or otherwise.

WITNESS The Mortgagor(s) hand and seal this	13	day of	June	1977
Signed, sealed, and delivered	_	1	/	
in the presence of:	Bobby Bobby	ly Joe	Jones	(SEAL)
Levine PEllenburg	Ecopy .			(SEAL)
Levie P Ellenberry Orleen B. Mullings		,		(SBAL)
				(SEAL)
				(SEAL)
				(SEAL)
	<del> </del>			(SEAL)
				(SEAL)
				(SEAL)
(s)he, with the other witness subscribed above witness SWORN to before me this the 13  day of June , A. D., 19 77 (SEAL)  Notary Public for South Carplina	Wilus	B. Mu	lling	
STATE OF SOUTH CAROLINA	ower			
I, the undersigned Notary Public, do hereby certification wife (wives) of the above named mortgagor(s) each, upon being privately and separately examine tarily, and without any compulsion, dread or fear of forever relinquish unto Travelers Rest Federal Savinall her interest and estate, and all her right and clapremises within mentioned and released.	respectively d by me, d any perso ngs & Loar	y, did this da lid declare th on whomsoev n Association,	ly appear be lat she does f er, renounce, its successors	fore me, and freely, volun- release and s and assigns,
GIVEN under my hand and seal this				Singular the
GIVER under my hand and sear this			_	Singular the

RECORDED JUN 1 6 1977 At 12:58 P.M.