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 forcelosed. 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.

The covenants, agreements and conditions 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 my hand and seal this 18th day of	November 1977
Signed, sealed, and delivered	CARL M. LOWERY, JR. (SEAL)
in the presence of:	CARL M. LOWERY, JR. (SEAL)
Just A La. L.	JESSIE B. LOWERY JOURNEY (SEAL) (SEAL)
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	Probate
PERSONALLY appeared before me Vera G. Quin	n
made oath that he saw the within named Cari M. Lowe	ry, Jr., and Jessie B. Lowery
sign, seal and as their act and deed deli	iver the within written deed, and that he, with
Fred D. Cox, Jr.	witnessed the execution thereof.
SWORN to before me this the 18th	1 3
November A.D., 19 77  (SEAL)  Notary Public for South Carolina  My Commission Expires: 10/29/	179
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	enunciation of Dower
I, Fred D. Cox, Jr.	a Notary Public for South Carolina, do bereby certify
unto all whom it may concern that Mrs. Jessie B. Low	ery
the wife of the within named Carl M. Lowery, Jr.	
did this day appear before me, and, upon being privately a does freely, voluntarily and without any compulsion, dread nounce, release and forever relinquish unto the within na ASSOCIATION OF CREENVILLE, its successors, and assi and claim of Dower of, in or to all and singular the Premis	l or fear of any person or persons whomsoever, re- med CAROLINA FEDERAL SAVINGS AND LOAN igns, all her interest and estate, and also all her right
GIVEN under my hand and seal,	0 .00
A. D., 1977 (SEAL)	JESSIE B. LOWERY
Notary Public M South Carolina My Commission Expires: 10/29/79	
Hy Commission Expires: 10/29/79 Recorded this day of NOV 1 8191	977 at 4:16 PM. No.

4328 RV.2