

The Mortgage of other interest and terms as follows:

1. That this mortgage shall secure the Mortgagee's obligation to advance the amount of the principal of the Mortgage to the mortgagor and to pay the interest thereon as provided in this instrument. This mortgage shall also secure the Mortgagee's obligation to advance to the mortgagor the amount of the principal of the Mortgage and to pay the interest thereon as provided in this instrument. The Mortgagee shall have interest at the same rate as the mortgage debt and shall be payable in accordance with the Mortgagee's instructions provided in writing.

2. That it will keep the improvements now existing on the premises free and clear of the mortgage debt and shall be liable to the Mortgagee against loss by fire and any other hazard specified by the Mortgagee. The Mortgagee shall be entitled to the proceeds of any such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee. The Mortgagee shall be entitled to the proceeds of any such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee. The Mortgagee shall be entitled to the proceeds of any such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee.

3. That it will keep the improvements now existing on the premises free and clear of the mortgage debt and shall be liable to the Mortgagee against loss by fire and any other hazard specified by the Mortgagee. The Mortgagee shall be entitled to the proceeds of any such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee. The Mortgagee shall be entitled to the proceeds of any such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee.

4. That it will pay, when due, all taxes, public assessments and other governmental charges which may be levied or assessed against the mortgaged premises. That it will comply with all governmental and municipal laws, ordinances, rules, regulations and orders which may be applicable to the mortgaged premises.

5. That it hereby assigns all rents, issues and profits of the mortgaged premises from time to time to the Mortgagee and that all legal proceedings be instituted pursuant to this instrument, any judgment or decree rendered in any such proceedings and the execution thereof shall be the responsibility of the Mortgagee. The Mortgagee shall be entitled to the proceeds of any such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee. The Mortgagee shall be entitled to the proceeds of any such amounts as may be required by the Mortgagee and in such amounts as may be required by the Mortgagee.

6. That if there is a default in any of the terms, conditions or covenants of this mortgage or of the notes secured hereby, then, at the option of the Mortgagee, all sums then due to the Mortgagee by the Mortgagor 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 of any suit involving this Mortgage, or the title to the premises, the cost of defending or of all the debt secured hereby, or any part thereof, be placed on the Mortgagor, at law or in equity, and the Mortgagee shall be relieved of all such costs and expenses inured to the Mortgagee, and any reasonable attorney's fees shall also be payable by the Mortgagor. The Mortgagee shall be relieved of all such costs and expenses inured to the Mortgagee, and any reasonable attorney's fees shall also be payable by the Mortgagor. The Mortgagee shall be relieved of all such costs and expenses inured to the Mortgagee, and any reasonable attorney's fees shall also be payable by the Mortgagor.

7. That the Mortgagee shall hold and convey the premises, subject to the mortgage debt secured by this mortgage, to the mortgagor or his heirs, assigns and assigns. It is the intention of the parties hereto that this mortgage shall be entirely null and void, otherwise to remain in full force and effect.

8. That the covenants herein expressed shall bind and the benefits and advantages shall inure to the respective heirs, executors, administrators and assigns of the parties hereto. Wherever used the singular shall include the plural, the plural the singular, and the masculine gender shall be applicable to the feminine.

WITNESS the Mortgagee's hand and seal this 21st day of November 1977

SIGNED, sealed and delivered in the presence of

Sharon Harbin Sharon Harbin

Violeta Smith Irby Violeta Smith Irby (SEAL)

Ernest N. Irby Ernest N. Irby (SEAL)

STATE OF SOUTH CAROLINA }
 COUNTY OF Greenville } PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that she, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 21 day of November 1977

Sharon Harbin Sharon Harbin (SEAL)

Notary Public for South Carolina
 My Commission Expires: March 24, 1987

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE } RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, 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 whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(s)'s heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 21st day of November 1977

Violeta Smith Irby Violeta Smith Irby (SEAL)

Notary Public for South Carolina
 My commission expires: March 24, 1987

Recorded November 25, 1977 at 9:39 AM 16197

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

ERNEST NELSON IRBY
 AND
 VIOLETA SMITH IRBY

TO
 COMMUNITY BANK

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 25 day of November 1977 at 9:39 AM recorded in Book 1416 of Mortgages, page 822

As No

Register of Mesne Conveyance
 Greenville County

\$4,500.00

LONG, BLACK & GASTON
 ATTORNEYS AT LAW
 109 EAST NORTH STREET
 GREENVILLE, S.C. 29601

Lot 10, Independence
 "Pelham Rsts." Sec. 2

NOV 25 1977 16197X

7-AR 8237