

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

WITNESS the Mortgagor's hand and seal this 13th day of October, 1978.

Signed, Sealed and Delivered in the presence of:

Ada Ann Freeman  
Lawrence E. Young

W. Frank Bailey (SEAL)  
\_\_\_\_ (SEAL)  
\_\_\_\_ (SEAL)  
\_\_\_\_ (SEAL)

STATE OF SOUTH CAROLINA }  
COUNTY OF LAURENS } PROBATE

Personally before me appeared Ada Ann Freeman  
and made oath that (s)he saw the within named Mortgagor(s)  
W. Frank Bailey

sign, seal, and as the act and deed of said Mortgagor(s), deliver the within-written mortgage, and that (s)he, with  
Lawrence E. Young, witnessed the execution thereof.

Ada Ann Freeman

SWORN to before me this 13th day of October, A.D., 1978

Lawrence E. Young (SEAL)  
Notary Public for South Carolina

My commission expires on 1/4/81

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

I, Lawrence E. Young, Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Angela C. Bailey

the wife of the within-named Mortgagor, W. Frank Bailey, 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 CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, Clinton, South Carolina, 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.

Angela C. Bailey

GIVEN under my hand and seal this 13th day of October, A.D., 1978

Lawrence E. Young (SEAL)  
Notary Public for South Carolina

My commission expires on 1/4/81

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