

18. BORROWER'S MAINTENANCE OF PROPERTY

I will maintain the Property in good repair and condition, except for reasonable wear and tear and I will not permit any waste of the Property.

19. AGREEMENT ABOUT CHANGES IN PROPERTY BY BORROWER

No building or improvement on the Property will be altered, demolished or removed without the Lender's written consent.

20. AGREEMENTS ABOUT GIVING NOTICES REQUIRED UNDER THIS MORTGAGE

Unless the law requires otherwise, any notice that must be given to me under this Mortgage will be given by delivering it or by mailing it with proper postage, addressed to me at the Borrower's address stated in the section above titled "Words Used Often in This Document." A notice will be delivered or mailed to me at a different address if I give Lender a written notice of my different address. Any notice that must be given to Lender under this Mortgage will be given by mailing it with proper postage to Lender's address stated in Paragraph (C) of the section above titled "Words Used Often in This Document." A notice will be mailed to Lender at a different address if Lender gives me a written notice of the different address. A notice required by this Mortgage is given when it is mailed or when it is delivered according to the requirements of this Paragraph.

21. CAPTIONS

The captions and titles of this Mortgage are for convenience only. They may not be used to interpret or to define the terms of this Mortgage.

22. COVENANTS AND REPRESENTATIVES OF MORTGAGOR

All of the covenants and representations in this Mortgage of the Mortgagor shall bind the Mortgagor, his heirs, executors, administrators, successors and assigns.

23. LAW GOVERNING THIS MORTGAGE

This Mortgage shall be construed by the laws of the State of South Carolina.

24. GENDER AND SEVERABILITY

Whenever the context so requires, the masculine shall include the feminine and neuter and the singular include the plural. If any portion of this Mortgage shall be held to be void or unenforceable, the balance of the Mortgage shall nevertheless be carried into effect.

25. Borrower acknowledges receipt of a copy of this Mortgage.

By signing this Mortgage, I agree to all of the above.

IN WITNESS WHEREOF, the Borrower has signed this Mortgage.

Signed, sealed and delivered in the presence of:

*[Handwritten signatures]*

*Richard A. Scruggs* (L.S.)  
Richard A. Scruggs (L.S.)  
*Deborah K. Scruggs* (L.S.)  
Deborah K. Scruggs (L.S.)

STATE OF SOUTH CAROLINA )  
COUNTY OF GREENVILLE )

PROBATE

PERSONALLY appeared the undersigned witness and made oath that (s) he saw the within named Borrower(s) sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 16th day of February 1981 (SEAL)

Notary Public for South Carolina  
My Commission Expires: 9-17-85

*Ruby L. Banks*  
Ruby L. Banks

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 Borrower(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 whomsoever, renounce, release and forever relinquish unto the Lender(s) and the Lender'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 16th day of February 1981

(SEAL)

Notary Public for South Carolina  
My Commission Expires: 9-17-85

*Deborah K. Scruggs*  
Deborah K. Scruggs

RECORDED FEB 18 1981

at 10:21 A.M.

\$15,000.00  
For Greenville County, S.C.  
13:45 Kindberg, Attorney  
903 B Wade Hampton Blvd.  
Greer, S.C. 29651

Register of Deeds Conveyances

Filed this 18th day of Feb., 1981 A.D.  
and recorded in Vol. 1532 Page 753  
at 10:21 A.M.  
Fee, \$

Mortgage of Real Estate

BANK OF GREER  
Drawer 708  
GREER, SOUTH CAROLINA 29651

RICHARD A. SCRUGGS and  
DEBORAH K. SCRUGGS

State of South Carolina  
COUNTY OF GREENVILLE

FEB 18 1981 23313 X

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