

23. Wherever used herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

24. At Mortgagor's election, Mortgagor may make payments due under this Note to a Bank selected by Mortgagor as a disbursing agent with instructions to apply all sums received from Mortgagor first to the payment of the Prior Mortgage and the balance to be paid to Mortgagee herein. The fees charged by the Bank for acting as a disbursing agent shall be borne by Mortgagor.

MORTGAGEE HEREBY COVENANTS AND AGREES WITH MORTGAGOR AS FOLLOWS:

25. Should Mortgagee default in making any required payment on the debt service under the Prior Mortgage, the Mortgagor shall have the right to advance the funds necessary to cure such default and all funds so advanced by Mortgagor together with interest thereon at the rate of Eighteen (18%) per cent per year shall be credited against the next installment of interest and principal due under the Note secured by this Mortgage.

IN WITNESS WHEREOF, Mortgagor has caused this instrument to be executed this 4th day of September, 1981.

IN THE PRESENCE OF:

H. R. D. [Signature]
[Signature]

Anita Rickenmann, by:
[Signature] (SEAL)
Anita Rickenmann, MORTGAGOR

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

PROBATE

PERSONALLY appeared the undersigned witness and made oath that (s)he saw the within named ANITA RICKENMANN as Mortgagor, sign, seal and as her act and deed, deliver the within written WRAP-AROUND MORTGAGE OF REAL ESTATE, and that (s)he with the other witness subscribed above, witnessed the execution thereof.

[Signature]

SWORN to before me this
4th day of September, 1981.

[Signature] (SEAL)
Notary Public for South Carolina
My Commission Expires: 11/5/84

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RECORDED SEP 8 1981 at 10:07 A.M.

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