

It is further covenanted and made of the essence hereof that in case of default for thirty days in the performance of any of the covenants herein on the part of the Mortgagor, then it shall be optional with Mortgagee to consider all unmatured indebtedness or liability secured hereby, and accrued interest thereon, as immediately due and payable, without demand and without notice or declaration of said option, and Mortgagee shall have the right forthwith to institute proceedings to enforce the collection of all moneys secured hereby or to foreclose the lien hereof.

It is further stipulated and agreed by and between the parties that the Mortgagee shall have the right to exercise any option or privilege herein given or reserved and to enforce any duty of the Mortgagor at any time without further or other notice regardless of any prior waiver by Mortgagee or default of Mortgagor or delay by Mortgagee in exercising any right, option, or privilege or enforcing such duty of Mortgagor, and no waiver by Mortgagor, and no waiver by Mortgagee of default of Mortgagor nor delay of Mortgagee in exercising any right, privilege or option or in enforcing any duty of Mortgagor shall be deemed, held, or construed to be a waiver of any of the terms or provisions of this mortgage or of any subsequent default.

IN WITNESS WHEREOF, we have hereunto set our hand and seals this 18th day of August A.D. 19 82.

X Charles L. Hayes (SEAL)
X Bobbie F. Hayes (SEAL)
(SEAL)

Signed, Sealed and Delivered in the presence of

L. Susan Warner 1st Subscribing Witness

Donna E. Pullin 2nd Subscribing Witness

Virginia
STATE OF
COUNTY OF Prince William

PERSONALLY APPEARED BEFORE ME, L. Susan Warner, 1st S/Witness Above, and made oath that he saw the within named CHARLES L. HAYES AND BOBBIE F. HAYES sign, seal and as Their act and deed deliver the within written deed and that he with DONNA E. PULLIN 2nd Subscribing Witness

witnessed the execution thereof.

Sworn to before me this 18th day of August A.D. 19 82

1st Subscribing Witness

Willie H. Violet (SEAL) Notary Public, Virginia Commission Expires: 12-8-82

Virginia
STATE OF
COUNTY OF Prince William

RENUNCIATION OF DOWER Virginia

I, Willie H. Violet, a Notary Public for Virginia do hereby certify unto all whom it may concern, that Mrs. Bobbie F. Hayes, the wife of the within named Charles L. Hayes, 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 Jim Walter Homes, Inc., Heirs and Assigns, all her interest and estate, and also all her right and claim of Dower, of in or to all and singular the Premises within mentioned and released.

X Bobbie F. Hayes (SEAL)

Given under my hand and seal this 18th day of August A.D. 19 82

Willie H. Violet (SEAL) Notary Public, Virginia Commission Expires: 12-8-82

RECORDED SEP 21 1982 at 10:30 A.M. 7004

RETURN TO: JIM WALTER HOMES, INC. P. O. BOX 22601 TAMPA, FLORIDA 33622

\$129,840.00 Lot 2A Baldwin Rd.

R.M.C. for G. Co., S.C.

Filed for record in the Office of the R. M. C. for Greenville County, S. C. at 10:30 o'clock A.M. Sept. 21 1982 and recorded in Real Estate Mortgage Book 1580 at page 992

SEP 21 1982

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