

STATE OF South Carolina)
COUNTY OF Greenville)

Personally appeared before me Richard C. Thomason
and made oath that he saw the within named Phillip J. Howard and Ann D. Howard
sign, seal and as their act and deed deliver the within written
mortgage, and that he with Sandra Lee Kirk
in the presence of each other witnessed the execution thereof.

SWORN to before me this 9th day of)
February, 19 83.)

Sandra Lee Kirk (LS))
Sandra Lee Kirk)

Richard C. Thomason
Richard C. Thomason

Notary Public for State of South Carolina

My commission expires: 8/23/89

STATE OF South Carolina)
COUNTY OF Greenville)

RENUNCIATION OF DOWER

I, Sandra Lee Kirk, a Notary Public
in and for the State of South Carolina, do hereby certify unto all whom it may concern, that
Ann D. Howard the wife of the within named
Phillip J. Howard 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 whatsoever, renounce, release and forever relinquish unto the within named Sunamerica Financial
Corporation, its successors and assigns, all her interest and estate, and also her Right and Claim of Dower,
of, in or to, all and singular, the premises within mentioned and released.

GIVEN under my hand and seal, this 9th
day of February, 19 83.

Sandra Lee Kirk (LS)
Sandra Lee Kirk
Notary Public for State of South Carolina

Ann D. Howard
Ann D. Howard

My commission expires: 8/23/89

RECORDED FEB 10 1983 at 3:33 P.M.

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