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STATE OF South Carolina
COUNTY OF Greenville

Personally appeared before me Richard C. Thomason
and made oath that he saw the within named Thomas E. Smith
sign, seal and as his 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 16th 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
Deborah Smith the wife of the within named
Thomas E. Smith 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 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 16th
day of February, 19 83.

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

Deborah Smith
Deborah Smith

My commission expires: 8/23/89