

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed, sealed and delivered
in the Presence of:

[Signature]
Barbara G. Payne

[Signature] (SEAL)
Andrew B. Ridgeway - Borrower

[Signature] (SEAL)
Shelby J. Ridgeway - Borrower

STATE OF SOUTH CAROLINA, Greenville County ss:

Before me personally appeared Barbara G. Payne
and made oath that she saw the within named
Borrower sign, seal, and as their act and deed, deliver the
within written Mortgage; and that she with
Sidney L. Jay witnessed the execution thereof.

Sworn before me this 25th day of May, 19 83

[Signature] (SEAL)
Notary Public for South Carolina
My Commission Expires: 10/5/89

[Signature]

STATE OF SOUTH CAROLINA, Greenville County ss:

I, Sidney L. Jay, a Notary Public, do hereby certify
unto all whom it may concern that Mrs. Shelby J. Ridgeway, the wife of the
within named Andrew B. Ridgeway 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 whomsoever, renounce, release and forever relinquish unto the within
named mortgagee, its Successors 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.

Given under my hand and Seal, this 25th day of May, 19 83

[Signature] (SEAL)
Notary Public for South Carolina
My Commission Expires: 10/5/89

[Signature]
Shelby J. Ridgeway