

18. BORROWER'S MAINTENANCE OF PROPERTY

I will maintain the Property in good repair and condition, except for reasonable wear and tear and I will not permit any waste of the Property.

19. AGREEMENT ABOUT CHANGES IN PROPERTY BY BORROWER

No building or improvement on the Property will be altered, demolished or removed without the Lender's written consent.

20. AGREEMENTS ABOUT GIVING NOTICES REQUIRED UNDER THIS MORTGAGE

Unless the law requires otherwise, any notice that must be given to me under this Mortgage will be given by delivering it or by mailing it with proper postage, addressed to me at the Borrower's address stated in the section above titled "Words Used Often in This Document." A notice will be delivered or mailed to me at a different address if I give Lender a written notice of my different address.

21. CAPTIONS

The captions and titles of this Mortgage are for convenience only. They may not be used to interpret or to define the terms of this Mortgage.

22. COVENANTS AND REPRESENTATIVES OF MORTGAGOR

All of the covenants and representations in this Mortgage of the Mortgagor shall bind the Mortgagor, his heirs, executors, administrators, successors and assigns.

23. LAW GOVERNING THIS MORTGAGE

This Mortgage shall be construed by the laws of the State of South Carolina.

24. GENDER AND SEVERABILITY

Whenever the context so requires, the masculine shall include the feminine and neuter and the singular include the plural. If any portion of this Mortgage shall be held to be void or unenforceable, the balance of the Mortgage shall nevertheless be carried into effect.

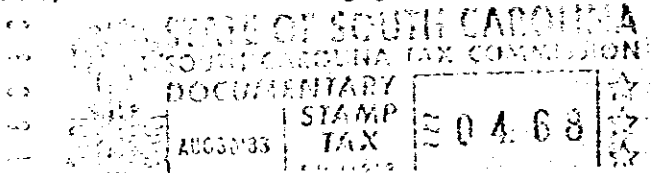
25. Borrower acknowledges receipt of a copy of this Mortgage.

By signing this Mortgage, I agree to all of the above.

IN WITNESS WHEREOF, the Borrower has signed this Mortgage.

Signed, sealed and delivered in the presence of:

Handwritten signatures of Ronald L. Howard and Elizabeth Anne Howard, each followed by their printed names and (L.S.) initials.



STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

PROBATE

PERSONALLY appeared the undersigned witness and made oath that (s) he saw the within named Borrower(s) sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 22nd day of August 19 83. Handwritten signature of Sandra M. Bidwell.

Notary Public for South Carolina
My Commission Expires: 3/24/87

STATE OF SOUTH CAROLINA)
COUNTY OF)

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named Borrower(s) respectively, did this day appear before me, and each, 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 Lender(s) and the Lender's(s)' heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 22nd day of August 19 83. Handwritten signature of Elizabeth Anne Howard.

Notary Public for South Carolina
My Commission Expires: 3/24/87

RECORDED AUG 30 1983 at 10:20 7039

Bank of Greer mortgage recording form. Includes fields for 'Mortgage of Real Estate', 'Bank of Greer', 'Greer, South Carolina 29651', 'Filed this 30th day of August, A.D., 1983', 'at 10:20', 'Page - 238', 'Fee, \$', 'For Greenville County S. C.', '\$11,700.00', 'Pt. Lot 24 Nature Trail', 'State of South Carolina', 'COUNTY OF GREENVILLE', 'RONALD L. HOWARD AND ELIZABETH ANNE HOWARD', 'TO', '7039', 'LONG, BLACK AND GASTON', '4328-272'.