

6. TRANSFER OF PROPERTY ASSUMPTION. If all or any part of the property or an interest therein is sold or transferred by Borrower with Mortgagee's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to the Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Mortgagee may, at Mortgagee's option for any reason, declare all the sums secured by this Mortgage to be immediately due and payable, after first providing Mortgagor with the notice provided for in paragraph seven herein below.

7. Acceleration; Remedies. Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower. (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 20 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option, may declare all of the sums by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, costs of documentary evidence, abstracts, and title reports, all of which shall be additional sums secured by this Mortgage.

8. That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

9. That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.

10. That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 23 day of December, 1983.

SIGNED, sealed and delivered in the presence of

Lisa B. Scott  
Bruce F. Woodson

Ronnie J. Phillips (SEAL)  
Rebecca B. Phillips (SEAL)  
\_\_\_\_\_  
\_\_\_\_\_  
(SEAL)

STATE OF SOUTH CAROLINA }  
COUNTY OF Anderson

PROBATE

Personally appeared the undersigned witness and made oath that (s) he saw the within named mortgagor 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 23 day of December, 1983.

Bruce F. Woodson (SEAL) Lisa B. Scott (L.S.)  
Notary Public for South Carolina. Commission expires 5-29-85

STATE OF SOUTH CAROLINA }  
COUNTY OF Anderson

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 mortgagor(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 mortgagee(s) and the mortgagee'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 23

day of December, 1983.

Bruce F. Woodson (SEAL) Rebecca B. Phillips (SEAL)  
Notary Public for South Carolina. Commission expires 5-29-85

RECORDED DEC 29 1983 at 10:17 A.M.

RETURN TO: First Federal S & L of Anderson P.O. Box 1777 Anderson, SC 29622 Attn: Horace Timms \$100,000.00 1.26 Acres Dunklin Tp.	Register of Meane Conveyance Greenville County	Mortgages, page 826 As No. _____	I hereby certify that the within Mortgage has been this 29 day of December, 1983. at 10:17A/M. recorded in Book 1641	Anderson, SC 29622	P.O. Box 1777 201 N. Main St.	First Fed. S & L of Anderson	RMC POSTAGE PAID TO MORTGAGEE	Mortgagor Ronnie J. & Rebecca B. Phillips Rt. 3, Box 87 Honea Path, SC 29654	20312 DEC 29 1983 STATE OF SOUTH CAROLINA 20312x
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