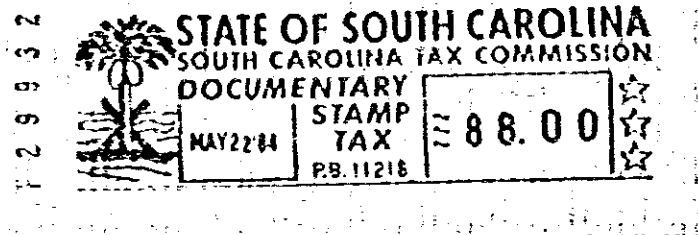


itself and all who may at any time claim through or under it, hereby waives, to the full extent that it may lawfully so do, the benefit of all such laws, and any and all right to have the assets comprising the Property marshalled upon any foreclosure of the lien hereof or to have the Property appraised for the purpose of reducing any deficiency judgment obtained against Mortgagor upon foreclosure of this Mortgage and Mortgagor further agrees that Mortgagee or any court having jurisdiction to foreclose such lien may sell the Property in part or as an entirety.

14. Construction. This Mortgage shall be construed and enforced in accordance with the laws of South Carolina. Paragraph captions are included herein only for convenience of reference and shall not be deemed to limit or define the purpose or effect of any provision hereof. The provisions of this Mortgage are severable, and the invalidity of one or more provisions shall not be deemed to invalidate the remainder. This Mortgage shall be binding upon the Mortgagor and the heirs, successors and assigns of Mortgagor and shall inure to the benefit of Mortgagee and the heirs, successors and assigns of Mortgagee. The terms "Mortgagor" and "Mortgagee" as used herein shall be deemed to include the respective heirs, successors and assigns of Mortgagor and Mortgagee.

15. Additional Provisions.



IN WITNESS WHEREOF, Mortgagor has executed this Mortgage under seal the day and year first above written.

Signed, sealed and delivered in the presence of:

W. Lindsay Smith
Roberta Sue Cogen

L. Stewart Spinks (SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

PROBATE

Before me, the undersigned notary public personally appeared ... Roberta Sue Cogen ... who, being duly sworn, deposed and said that he saw ... L. Stewart Spinks ... sign seal and deliver the foregoing Mortgage and that he, together with ... W. Lindsay Smith ... witnessed the execution thereof.

SWORN to and subscribed before me this ... 17 ... day of ... May ... 19 ... 84 ...

Roberta Sue Cogen

W. Lindsay Smith (SEAL)
Notary Public for South Carolina
My commission expires: ... 8-31-87 ...

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

RENUNCIATION OF DOWER

I, ... W. Lindsay Smith ... the undersigned notary public, do hereby certify to all whom it may concern that ... Martha S. Spinks ... the wife of the within named ... L. Stewart Spinks ... 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 Mortgagee and the heirs, successors and assigns of said Mortgagee all her interest and estate and also all her right and claim of dower of, in or to all the real property encumbered by the foregoing Mortgage.

3 Tracts \$220,000.00

Given under my hand and seal this ... 17 ... day of ... May ... 19 ... 84 ...

Martha S. Spinks

W. Lindsay Smith (SEAL)
Notary Public for South Carolina
My commission expires: ... 8-31-87 ...

Bozeman, Croysen & Smith, Attorneys
36791
MAY 29 1984