(5) Upon the receipt of a routine "consumer" mortgage, the parties agree that John Cothran shall pay for all discount points necessary obtain an interest rate of 11.5 percent. The mortgagor, Paula N. Mathis, shall be responsible for a loan-origination fee (if charged), credit report, loan application fees, title insurance, documentary and recording charges, Mortgage Guaranty Insurance and all other non-recurring closing costs.

This is the complete agreement of the parties and is binding on their heirs, sucessors and assigns.

Witness our hands and seals on the date first above-written:

WITNESSES:

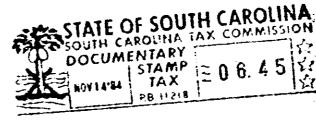
STATE OF SOUTH CAROLINA

PROBATE

GREENVILLE COUNTY OF

Personally appeared before me the undersigned who states on oath that (s)he saw John Cothran and Paula N. Mathis both sign, seal and as their act execute the above agreement, and that (s)he with Donald L. Van Riper witnessed the execution thereof.

Child & Black



SWORN AND SUBSCRIBED TO BEFORE DAY OF Nov

A MOTARY PUBLIC FOR SOUTH CAROLINA My Commission Expires? JUNE 15, 1986

Recorded Nov. 12, 1984 at 9:19 A.M.

44354

O)

M,

O·