10. It is agreed 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 this mortgage, and of the note secured hereby, this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If the this had before the option of the Mortgagoe, all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagoe become a party to 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 an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagoe, and a reasonable attorney's fee, shall thereupon become due and payable, immediately or on demand, at the option of the Mortgagoe, as a part of the debt secured hereby, and may be recovered and collected hereunder. of the debt secured hereby, and may be recovered and collected hereunder.

11. THE BORROWER (s) agree (s) that the aforesaid rate of interest on this obligation may, from time to time, at the discretion of the Association, be increased to the maximum rate per annum permitted to be charged from time to time by applicable South Carolina Law. Any increase in the interest rate herein set forth shall take effect 30 days after written notice of such increase has been mailed to the obligor at his (her, its, their) last known address. During said 30 day period, the obligor shall have the privilege of paying the obligation in full without penalty. In the event the interest rate of this obligation is adjusted as according to the installment revenues arounded hereinabove shall be increased so that this obligation provided herein, the installment payments provided hereinabove shall be increased so that this obligation will be paid in full in substantially the same time as would have occurred prior to such change in interest rate; however, should the term of the obligation be extended by reason of this adjustment, the makers, endorsers and their heirs, personal representatives, successors or assigns, shall remain obligated for the debt.

12. 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 number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee therof whether by operation of law or otherwise.

WITNESS The	Mortgagor(s) hand	and seal this	3rđ -	day of	April,	19 72
Signed, sealed, and	ielivered '	5	J & B	BUILDERS	& DEVELOP	
in the presence of:	rd L		By: Ju	nnie 14. In	ry Precedent	(SEAL
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day of April ;	e me this the 3rd	D., 19 72 .	sed the exec	ution thereof	Vithin mortgag	
STATE OF SOUTH (COUNTY OF GREEN		Do)WER	Corporati	on	
I, the undersigned signed wife (wives) of each, upon being privarily, and without an forever relinquish unfall her interest and epremises within ment	y compulsion, drea to Travelers Rest F state, and all her r	nortgagor(s) re ely examined id or fear of a rederal Saving right and clair	spectively, by me, did my person	did this day declare that whomsoever	appear before she does free , renounce, re	me, and ly, volun- lease and
GIVEN under my	hand and seal th	nis		•		
day of		19				
Notary Public fo	r South Carolina	(SEAL)				
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