

7. That the mortgaged premises shall not be used for any unlawful or illegal purpose while this mortgage constitutes a lien thereon.

8. That the mortgagor, as a condition and as a part of the consideration for the loan secured by this mortgage, waives any right he might have or which might exist, to require an appraisal of the property herein described before or after the sale thereof under foreclosure proceedings involving this mortgage, and agrees to pay the full amount of the indebtedness hereby secured and established in any foreclosure proceedings, and to pay any deficiency remaining after sale of said mortgaged premises under foreclosure without defense or set off because of the alleged true value of the property, or for any reason.

9. That if the mortgagor fails to pay any installments of principal or interest, or any other amount on any prior mortgage, when same becomes due, the mortgagee herein, its successors or assigns, may pay the same and such amount shall be added to the mortgage indebtedness herein and secured by this mortgage, which amount shall bear interest as set forth in the note or notes secured hereby.

PROVIDED ALWAYS, NEVERTHELESS, that it is the true intent and meaning of the parties to these presents that if the said mortgagor does and shall well and truly pay or cause to be paid to the mortgagee, its successors or assigns, the said debt or sum of money evidenced by said note or notes herein mentioned, and the interest thereon, and all taxes, insurance premiums and other amounts herein mentioned and provided for, at the time and in the manner specified in said note or notes, and shall perform all the covenants, conditions and agreements herein contained, then this mortgage shall cease, determine and be utterly null and void.

WITNESS OUR HANDS AND SEALS THIS 19th DAY OF January  
in the year of our Lord, one thousand nine hundred and seventy-nine and in the two  
hundred and third year of Sovereignty and Independence of the United States of America.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF

*G. B. Brazell, Jr.*  
G. B. Brazell, Jr.

Lane Matus

*James H. Smith* (L.S.)

*Janice P. Smith* (L.S.)

Janice P. Smith (L.S.)

STATE OF SOUTH CAROLINA

COUNTY OF Fairfield

PERSONALLY appeared before me Lane Matus and made oath  
that she saw the within named James H. and Janice P. Smith  
sign, seal and, as their act and deed, deliver the within written Deed; and that she with  
G. B. Brazell, Jr. witnessed the execution thereof.

Sworn to before me this 19th  
day of January, A. D. 1979

*G. B. Brazell, Jr.* (L.S.)  
Notary Public for South Carolina  
G. B. Brazell, Jr.  
My Commission Expires 3/22/81

*Lane Matus*  
Lane Matus

STATE OF SOUTH CAROLINA

COUNTY OF Fairfield

RENUNCIATION OF DOWER

I, G. B. Brazell, Jr., do hereby certify unto all whom it may concern, that  
Mrs. Janice P. Smith the wife of the within named  
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 GUARDIAN FIDELITY  
CORPORATION, its successors and assigns, all her interest and estate, and also all her Right and Claim  
of Dower, of in or to all and singular the premises within mentioned and released.

GIVEN under my Hand and Seal  
this 19th day of  
January, A. D. 1979

*G. B. Brazell, Jr.* (L.S.)  
Notary Public for South Carolina  
G. B. Brazell, Jr.  
My Commission Expires 3/22/81

*Janice P. Smith*  
Janice P. Smith