

(6) If all or any part of the property or an interest therein is sold or transferred by Mortgagor without prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this 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, declare all the sums secured by this mortgage to be immediately due and payable. Mortgagee shall have waived such option to accelerate if, prior to the sale or transfer, Mortgagee and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Mortgagee and that the interest payable on the sums secured by this Mortgage shall be at such rate as Mortgagee shall request.

(7) The Mortgagee has the option to demand that the balance due on the loan secured by this mortgage be paid in full on the third anniversary date of the loan date of the loan and annually on each subsequent anniversary date. If this option is exercised, Mortgagor will be given written notice of the election at least 90 days before payment in full is due. If payment is not made when due, Mortgagee has the right to exercise any remedies permitted under this mortgage.

(8) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the loan agreement secured hereby, then, at the option of the Mortgagee, and subject to any right of the Mortgagor to cure the default, 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 not to exceed 15% of the unpaid amount of the loan, 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 loan agreement 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 loan agreement 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 19 day of July, 1984.

SIGNED, sealed and delivered in the presence of

David H. Wilkins
David H. Wilkins

H. James Ramey (SEAL)
Jo Anne Ramey (SEAL)
Ruth L. Davis (SEAL)

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }

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 19th day of July, 1984.

David H. Wilkins (SEAL) David H. Wilkins (L.S.)
 Notary Public for South Carolina. *My commission expires 1/21/92*

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }

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 19 day of July, 1984.

Jo Anne Ramey (SEAL)
Jo Anne Ramey (SEAL)
David H. Wilkins (SEAL)
 Notary Public for South Carolina. *My commission expires 1/21/92*

(CONTINUED ON NEXT PAGE)

ASSOCIATES FINANCIAL SERVICES COMPANY, INC.
 1948 Augusta Street
 P. O. Box 8576 Station A
 GREENVILLE, SOUTH CAROLINA 29604

RETURN TO:
 Register of Mease Conveyance Greenville County
 Mortgage, page 524 As No. _____ of
 at 3:54 P.M. recorded in Book 1673 of
20th day of July, 1984

I hereby certify that the within Mortgage has been this
 _____ day of _____, 1984

ASSOCIATES FINANCIAL
 SERVICES COMPANY OF
 SOUTH CAROLINA, INC.

MORTGAGE OF REAL ESTATE

MORTGAGEE

TO

H. James Ramey
 Jo Anne Ramey
 Ruth L. Davis

MORTGAGOR

STATE OF SOUTH CAROLINA

Made & sealed
 JUL 20 1984 2:22 PM
 X X X

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RECORDED

RECORDED