

STATE OF SOUTH CAROLINA)
COUNTY OF RICHLAND)

PROBATE

PERSONALLY appeared before me Janet Johnson
and made oath that he/she saw the within-named Franklin D. Ruff and Patricia M. Ruff
sign, seal, and as their act and deed, deliver the within written Mortgage;
for the uses and purposes therein mentioned and that he/she with
Timothy E. Head witnessed the execution thereof.

SWORN to before me this
8th day of November, 1984.
Timothy E. Head (L.S.)
Notary Public For South Carolina
My Commission Expires: 2/24/87

Janet Johnson
Janet Johnson

STATE OF SOUTH CAROLINA)
COUNTY OF)

RENUNCIATION OF DOWER
(Not Required)

I, _____, do hereby certify
unto all whom it may concern, that Mrs.
_____ 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 First American Mortgage Co., Inc., its successors and assigns,
all her interest and estate, and also 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
day of _____, A.D. 19 ____.

(L.S.)
Notary Public for South Carolina
My Commission Expires:

Borrower hereby notifies Lender to give Borrower notices at the
following address (if different from the Property Address): _____

JK (initials)

AMR (initials)

_____ (initials)

After recording, please
return to:

(CONTINUED ON NEXT PAGE)