14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisement laws.

## THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS:

- 1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment or payments as required by the aforesaid promissory note, any such prepayment may be applied toward the missed payment or payments, insofar as possible, in order that the principal debt will not be held contractually delinquent.
- 2. That the Mortgagor shall hold and enjoy the above described premises until there is a default under this mortgage or the note secured hereby, and 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, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.

It is mutually agreed that if there is a default in any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgager 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 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 Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured thereby, and may be recovered and collected hereunder.

It is further agreed that the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, grantees, and assigns of the parties hereto. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

(SEAL	WITNESS the hand and scal of the Mortgagor, the	is 5th day of	April	, <sub>19</sub> _72
State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me Borbara G. Payne and made eath that  sign, seal and as his act and deed deliver the within written mortgage deed, and that 5 be with  Sidney L. Jay wilnessed the execution thereof.  SWORN to before me this the 5th willing the state of South Carolina (SEAL)  Nothly Public for South Carolina (SEAL)  My Commission Expires Commission Expires October 20, 1979  State of South Carolina (SEAL)  The state of South Carolina (SEAL)  Sidney L. Jay a Notary Public for South Carolina (SEAL)  The state of South Carolina (SEAL)  Sidney L. Jay a Notary Public for South Carolina (SEAL)  The wife of the within named George M. Dumit the wife of the within named Mortgage, sit successors and ausigns, all her interest and estate, and also all her right and claim of Dower of, in or to all and singular the Tremises within mentioned and released.  GIVEN unto my hard and socious (SEAL)  Notary Public for Jount Agrillan (SEAL)	Signed, sealed and delivered in the presence of	_H	/ m.	1
State of South Carolina COUNTY OF GREENVILLE  PERSONALLY appeared before me  Borbara G. Payne  and made cath that  sign, seal and as  his act and deed deliver the within written mortgage deed, and that 5 ho with  Sidney L. Joy  witnessed the execution thereof.  SWORN to before me this the  Sidney L. Joy  Notary Public for South Carolina COUNTY OF GREENVILLE  RENUNCIATION OF DOWER  RENUNCIATION OF DOWER  RENUNCIATION OF DOWER  George M. Dumit  the wife of the within named  George M. Dumit  George M. Dumit  the wife of the within named  George M. Dumit  George M. Dumit  the wife of the within named  George M. Dumit  George M. Dumit  the wife of the within named  George M. Dumit  George M. Dumit  the wife of the within named  George M. Dumit  George M. Dumit  George M. Dumit  The wife of the within named  George M. Dumit  George M. Dumit  George M. Dumit  George M. Dumit  All the rental and sold read or fear of any person or person whomsover, resource, release and forever relinquish unto the within named Mortgages, its necessors 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 unto my hadd and sold this  April A. D., 19  CIVEN unto my hadd and sold this  April A. D., 19  CIVEN unto my hadd and sold this  April A. D., 19  CIVEN unto my hadd and sold this  April A. D., 19  Couber 20, 1972	Dulana	. 7.	my yourse	C(SEAL
State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me  Borbara G. Payrie  and made cath that  Sign, seal and as his act and deed deliver the within written mortgage deed, and that be with  Sidney L. Jay  witnessed the execution thereof.  SWORN to before me this the  Sty of  A. D. 19. 72  (SEAL)  Notary Fublic for South Carolina  Commission Expires  Commission Expires  Commission Expires  1. Sidney L. Jay  RENUNCIATION OF DOWER  RENUNCIATION OF DOWER  1. Sidney L. Jay  a Notary Public for South Carolina  George M. Dumit  George M. Dumit  The wife of the within named dead deliver the within written mortgage deed, and that be does freely, voluntarily  the wife of the within named dead deliver the within named dead deliver the interest and estate, and also all feer right and claim of Dower of, in or to all and singular the Premises within mentioned and released.  CIVEX unto my hard and seet this  Sth. April A. D. 19. 72  Notary Public for South Sarolina  (SEAL)	, Paraca J Jayre		,	(SEAL
State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me Borboro G. Payne and made eath that  5. he saw the within named George M. Dumit  Sign, seal and as his act and deed deliver the within written mortgage deed, and that 5 he with  Sidney L. Jay witnessed the execution thereof.  SWORN to before me this that 5th  Sy of South Carolina (SEAL)  Notary Public for South Carolina (SEAL)  My Commission Expires Commission Expires  October 20, 1979  State of South Carolina (SEAL)  Renunciation of Dower  1, Sidney L. Jay , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruby E. Dumit  the wife of the within named George M. Dumit  the wife of the within named George M. Dumit  Country Off Recent Carolina (SEAL)  Country Public for South Carolina and spearately examined by use, did declare that she does freely, voluntarify and without any computation dread or for me pade upon being privately and separately examined by use, did declare that she does freely, voluntarify and without any computation dread or for me pade upon being privately and separately examined by use, did declare that she does freely, voluntarify and without any computation dread or for me pade upon being privately and separately examined by use, did declare that she does freely, voluntarify and without any computation dread or for me pade upon being privately and separately examined by use, did declare that she does freely, voluntarify and without any computation freed or for me pade upon being privately and separately examined by use, did declare that she does freely, voluntarify and without any computation freed or for me pade upon being privately and separately examined by use, did declare that she does freely, voluntarify and without any computation freed or for me pade upon being privately and separately examined by use, did declare that she does freely, voluntarify and without any computation freely and separately examined by use, did declare that she does freely voluntarify and witho	· · · · · · · · · · · · · · · · · · ·	<del></del>		(SEAL)
PERSONALLY appeared before me Borbora G. Payne and made oath that  S. he saw the within named George M. Dumit  sign, seal and as his act and deed deliver the within written mortgage deed, and that he with Sidney L. Jay witnessed the execution thereof.  SWORN to before me this the Sth William of Sth Sidney L. Jay witnessed the execution thereof.  SWORN to before me this the Sth Sth William of Sth Sidney L. Jay witnessed the execution thereof.  SWORN to before me this the Sth Sth State of South Carolina (SEAL)  Notary Public for South Carolina (SEAL)  RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1. Sidney L. Jay Renumber of the within named George M. Dumit the wife of the within named George M. Dumit George M.	State of South Corolina	··········		(SEAL
sign, seal and as his act and deed deliver the within written mortgage deed, and that 5 he with  Sidney L. Joy witnessed the execution thereof.  SWORN to before me this the 5th  Notary Public for South Carolina (SEAL)  Notary Public for South Carolina (SEAL)  RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1. Sidney L. Joy , a Notary Public for South Carolina do hereby certify unto all whom it may concern that Mrs. Ruby E. Dumit  the wife of the within named first of any person or persons whomever, release and form relianguish unto the within named Mortgage, 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 unto my hold and soel, this 5th  April A. D. 19 72  Notary Public for South Carolina  My Commission Expires Commission Expires		PROBATE		· .·
Sidney L. Joy witnessed the execution thereof.  SWORN to before me this the 5th pay of	PERSONALLY appeared before me	Barbara G. Payne		nd made oath that
Sidney L. Jay witnessed the execution thereof.  SWORN to before me this the 5th  A. D., 19 72  Notary Public for South Carolina (SEAL)  My Commission Expires Commission Expires October 20, 1979  State of South Carolina  COUNTY OF GREENVILLE  1. Sidney L. Jay a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruby E. Dumit  the wife of the within named George M. Dumit 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 composition, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within named Mortgagee, 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 Frenises within mentioned and released.  My Commission Expires Commission Expires October 20, 1979.  SEAL)  Wy Commission Expires Commission Expires Cotober 20, 1979.	5 he saw the within named George M. Dur	mit _	***************************************	
Sidney L. Jay witnessed the execution thereof.  SWORN to before me this the 5th  A. D., 19 72  Notary Public for South Carolina (SEAL)  My Commission Expires Commission Expires October 20, 1979  State of South Carolina  COUNTY OF GREENVILLE  1. Sidney L. Jay a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruby E. Dumit  the wife of the within named George M. Dumit 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 composition, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within named Mortgagee, 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 Frenises within mentioned and released.  My Commission Expires Commission Expires October 20, 1979.  SEAL)  Wy Commission Expires Commission Expires Cotober 20, 1979.		• .		
RENUNCIATION OF DOWER  1. Sidney L. Jay , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruby E. Dumit  the wife of the within named	Sidney L. Jay  SWORN to before me this the 5th  day of A. D., 19  Notary Public for South Carolina Commission Expires October 20, 1979	witnessed the execu		~
the wife of the within named George M. Dumit  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 Mortgagee, 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 Prenises within mentioned and released.  GIVEN unto my hard and soal, this  April  April  April  April  April  April  April  April  April  CSEAL)  Notary Public for South Carolina  Expires  October 20, 1972  October 20, 1972	}	RENUNCIATION (	OF DOWER	
the wife of the within named  George M. Dumit  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 Mortgagee, 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 unto my haid and soal, this  April  A D., 19 72  Notary Public for South Carolina  (SEAL)  Notary Public for South Carolina  (SEAL)  October 20, 1972	ı, Sidney L. Jay		, a Notary Public for Sc	outh Carolina, do
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 Mortgagee, 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 unto my hard and soal, this  April  A. D., 19  72  (SEAL)  Notary Public for South Carolina  Expires  October 20, 1972	hereby certify unto all whom it may concern that Mrs	Ruby E. Dumit	· · · · · · · · · · · · · · · · · · ·	
My Commission Expires  October 20, 1972  October 20, 1979	did this day appear before me, and, upon being privately and without any compulsion, dread or fear of any person within named Mortgagee, its successors and assigns, all her	and separately examined by a	unce release and forever reli-	nouteh unto the
October 4	day of April A. D., 19  Notary Public for South Carolina (SE April Expires	) FLUTTI	E. Dumi	X
	October 4		-	Page 3