

14. That in the event this mortgage shall be foreclosed, the Mortgagee, executor, administrator, or assignee, shall pay through 15-961 of the 1962 Code of Laws of South Carolina as amended, or any other appropriate laws.

THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagee prepay a portion of the indebtedness secured by this mortgage, the Mortgagee shall be obligated to make a payment or payments as required by the above described promissory note, any such payment or payments shall be applied to the principal payment or payments insofar as possible, in order that the principal debt will not be held contractually delinquent.

2. That the Mortgagee shall hold and carry the above described premises until there is a default in the payment of the note secured hereby, and it is the true meaning of this instrument that if the Mortgagee shall fully pay all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be entirely 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 Mortgagee 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 hereunder, then or should the debt secured hereby, or any part thereof be placed in the hands of a court, or at law, or in equity, by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable amount for shall thereupon be immediately due and payable, immediately on demand, at the option of the Mortgagee, as a part of the debt secured hereby, 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. Whichever word, the singular shall include the plural, the plural the singular, and the use of any gender shall be applied to all genders.

WITNESS the hand and seal of the Mortgagee this 28 day of April, 1978

Signed, sealed and delivered in the presence of:

Marsha A. Trammell
Michael O. Hallman

Carl R. Walker (SEAL)
Kathy M. Walker (SEAL)

State of South Carolina } PROBATE
COUNTY OF GREENVILLE }

PERSONALLY appeared before me Marsha A. Trammell and made oath that she saw the within named Carl R. and Kathy M. Walker

State, seal and as their Notary Public deliver the within written mortgage, hereunto, and that she with Michael O. Hallman witnessed the execution thereof.

SWORN to before me this the 28 day of April, A.D. 1978
Michael O. Hallman (SEAL)
Notary Public for South Carolina
My Commission Expires 4-18-83
Marsha A. Trammell

State of South Carolina } RENUNCIATION OF DOWER
COUNTY OF GREENVILLE }

I, Michael O. Hallman, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Kathy M. Walker

the wife of the within named Carl R. Walker 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 whatsoever, 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 hand and seal, this 28 day of April, A.D. 1978
Michael O. Hallman (SEAL)
Notary Public for South Carolina
My Commission Expires 4-18-83
Kathy M. Walker
Kathy M. Walker

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