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.

Avot June , A. D., 19 72.  Dance C. Walson  Notary Public for South Carolina	WITNESS the hand and seal of the Mortgagor, this	22nd day of	June		, 19 72
State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me John M. Dillard and made oath that he saw the within named Jerry H. Watson and Janice C. Watson  sign, seal and as their act and deed deliver the within written mortgage deed, and that he with Frances B. Holtzclaw witnessed the execution thereof.  SWOIN to before me this the 22nd day of June A. D., 19. 72.  SWOIN to before me this the 22nd (SEAL)  My Commission Explores 9/15/79  State of South Carolina COUNTY OF GREENVILLE  1. Frances B. Holtzclaw are represented by the search of any person and segment and approaches and segment and segment before me and upon being privately and segment seg	Signed, sealed and delivered in the presence of:				
State of South Carolina  COUNTY OF GREENVILE  PERSONALLY appeared before me  John M. Dillard	Fieto m or weed	•	A and	Ullita	
State of South Carolina  COUNTY OF GREENVILE  PERSONALLY appeared before me  John M. Dillard	1 - 1 -		Jevieji	V.00.00	(SEAL)
State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me	Traverist Nellzelos		ance	C. Wats	OSC(SEAL)
State of South Carolina COUNTY OF GREENVILLE  PERSONALLY appeared before me			<b>:</b>		(SEAL)
State of South Carolina COUNTY OF GREENVILLE  PERSONALLY appeared before me	•				(SEAL)
PERSONALLY appeared before me  John M, Dillard	State of South Carolina				- ' (SERE)
PERSONALLY appeared before me John M, Dillard and made oath that he saw the within named Jerry H. Watson and Janice C. Watson  sign, seal and as their act and deed deliver the within written mortgage deed, and that he with Frances B. Holtzclaw witnessed the execution thereof.  SWORN to before me this the 22nd day of June A. D. 19 72  Marked Fablic for South Carolina (SEAL)  My Commission Explres 9/15/79  State of South Carolina RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1, Frances B. Holtzclaw and upon being privately and separately examined by nuc did declare that she does freely certify unto all whom it may concern that Mrs. Janice C. Watson  the wife of the within named lidd whom it may concern that Mrs. Janice C. Watson  the wife of the within named may compulsion dread or fear of any person or persons who may compulsion dread or fear of any person or persons when we will be a successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or to all mid singular the Premises within mentioned and released.  WEN unto my hand and seal, this 22nd  WATSON (SEAL)  Notary Public for South Carolina (SEAL)	}	PROBATE			
sign, seal and as their act and deed deliver the within written mortgage deed, and that he with  Frances B. Holtzclaw witnessed the execution thereof.  SWORN to before me this the 22nd witnessed the execution thereof.  SWORN to before me this the 1972 (SEAL)  Notary Public for South Carolina (SEAL)  Notary Public for South Carolina Privately and separately examined by me, did declare that she does freely, voluntarily and without any compution, dread or fear of any person or persons whemsoever, renounce, release and forever relimpush unto the within named Mortgagee. Its successors and assisten, all her interest and estate, and also all her right and claim of Dower of, in or to all may suppose the remotes within mentioned and released.  SWORN to before me this the 22nd June A. D. 19 72  Approach C. Watson  Janice C. Watson  Janice C. Watson  Janice C. Watson  Janice C. Watson  C. Watson  June A. D. 19 72  Approach C. Watson  June A. D. 19 72  Approach C. Watson  June A. D. 19 72  Approach C. Watson  June C. Watson  SEAL)	COUNTY OF GREENVILLE		•		
sign, seal and as their act and deed deliver the within written mortgage deed, and that he with  Frances B. Holtzclaw witnessed the execution thereof.  SWORN to before me this the 22nd day of June A. D., 19. 72  Marked Jack (SEAL)  Notary Public for South Carolina (SEAL)  State of South Carolina RENUNCIATION OF DOWER  GOUNTY OF GREENVILLE  1, Frances B. Holtzclaw , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Janice C. Watson  the wife of the within named lid 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 daysing, all her interest and estate, and also all her right and claim of Dower of, in or to all mid singular the Premises within mentioned and released.  AVEN unto my hand and seal, this 22nd  June A. D. 19 72  August C. Watson  Notary Public for South Carolina  (SEAL)	PERSONALLY appeared before me John M.	Dillard		a	nd made oath that
sign, seal and as their act and deed deliver the within written mortgage deed, and that he with  Frances B. Holtzclaw witnessed the execution thereof.  SWORN to before me this the 22nd day of June A. D., 19. 72  Marked Jack (SEAL)  Notary Public for South Carolina (SEAL)  State of South Carolina RENUNCIATION OF DOWER  GOUNTY OF GREENVILLE  1, Frances B. Holtzclaw , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Janice C. Watson  the wife of the within named lid 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 daysing, all her interest and estate, and also all her right and claim of Dower of, in or to all mid singular the Premises within mentioned and released.  AVEN unto my hand and seal, this 22nd  June A. D. 19 72  August C. Watson  Notary Public for South Carolina  (SEAL)	he saw the within parcel Jerry H. Wi	atson and Ja	nice C. W	atson	
Frances B. Holtzclaw  witnessed the execution thereof.  SWORN to before me this the 22nd day of June, A. D., 19. 72  Notary Public for South Carolina (SEAL)  Notary Public for South Carolina -  COUNTY OF GREENVILLE  1, Frances B. Holtzclaw  2, A. D., 19. 72  H. Watson  The wife of the within named lid this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily mall without any compublish, dread or fear of any presson 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.  SWEN unto my hand and seal, this 22nd  June , A. D., 19. 72  Notary Public for South Carolina  (SEAL)  Notary Public for South Carolina  (SEAL)	The saw the William Ballica			,	
Frances B. Holtzclaw  witnessed the execution thereof.  SWORN to before me this the 22nd day of June, A. D., 19. 72  Notary Public for South Carolina (SEAL)  Notary Public for South Carolina -  COUNTY OF GREENVILLE  1, Frances B. Holtzclaw  2, A. D., 19. 72  H. Watson  The wife of the within named lid this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily mall without any compublish, dread or fear of any presson 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.  SWEN unto my hand and seal, this 22nd  June , A. D., 19. 72  Notary Public for South Carolina  (SEAL)  Notary Public for South Carolina  (SEAL)					*** ***** **** *** * **** ****
the wife of the within named  Jerry H. Watson  Jerry H. Watson  lid 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 mid singular the Premises within mentioned and released.  WEN unto my hand and seal, this 22nd  June A. D., 19 72  Dance C. Watson  Notary Public for South Carolina (SEAL)	SWORN to before me this the		July 22		
the wife of the within named  Jerry H. Watson  lid 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.  IVEN unto my hand and seal, this	1, Frances B. Holtzclaw		a N	otary Public for S	outh Carolina, do
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 mid singular the Premises within mentioned and released.  AVEN unto my hand and seal, this	hereby certify unto all whom it may concern that Mrs.	anice C. Wat	son		
Dance C. Watson  Notary Public for South Carolina  Sance C. Watson	ind without any compulsion, dread of fear of any person or f	persons wnomsoever, i	renounce, release	and forever ref	inquish linto the
	June , A. D., 19 72  Notary Public for South Carolina  Ty Commission Expires 9/15/79		Janice	r_ C. Wa	tson