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 MORTCACEE COVENANTS AND ACREES AS FOLLOWS:

- I. 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 coverants 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 berein contained shall hind, and the benefits and advantages shall innie to, the respective beirs, executors, administrators, successors, grantees, and assigns of the parties bereto. Wherever 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 hand and seal of the Mortgagor, this 1 8 September day of ... Signed, sealed and delivered in the presence of: Ulide W Makozawani Olan E. Howard (SEAL) ... (SEAL) (SEAL) State of South Carolina PROBATE COUNTY OF GREENVILLE Jean E. Howard and made oath that PERSONALLY appeared before me Alinda W. Mahaffey he saw the within named act and deed deliver the within written meetgage deed, and that She with James M. sizn, seal and as Allison witnessed the execution thereof. SWORN to before me this the My Commission Expires State of South Carolina NO RENUNCIATION OF DOWER: WOMAN COUNTY OF GREENVILLE MORTGAGOR . a Notary Public for South Carolina, do 1.

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 accounted by me did declars that the close freely, reductably and without any compulsors direct or ferr of any persons who is ever to recover release and ferever reliaquish unto the within named Mentrages its successors and assistes, all her attens and estate, and also all her right and claim of Down of, in or to all and singular the Premises within neutroned and released.

GIVEN unto my hard and soll this
day of , A. D., 19

Notary Public for 8, 4th Carolina (SEAL)

My Contaission Expires

RECORDED SEP 1 9 1980 at 12:41 P.M.

Page 3

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