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 covernits 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 Mortgagor 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.

DEE SMITH COMPANY, FNC. (SE BY: We Smith Company, FNC. (SE Pres.	1 - 1 - 1 - 1 - 1		
State of South Carolina BY: Lee SMIZH COMPANY, INC. (SE BY: Lee SMIZH COMPANY BY: Lee SM	Signed, sealed and delivered in the presence of:		THE VISTA CO., INC.
DEE SMITH COMPANY, INC. (SE BY: Let Smith Company, INC. (SE BY: Let Smith Company, INC. (SE BY: Let Smith Company, INC. (SE Pres. (SE State of South Carolina DEE SMITH COMPANY, INC. (SE Pres. (SE Pres. (SE Pres. (SE Pres. (SE Pres. (SE Pres. (SE And made oath DEE SMITH COMPANY, INC. (SE Pres.	John G. Checo		BY: Seaf Moger (SEA)
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me the undersigned and made out the saw the within named officers of the above corporations Sign, seal and as their act and deed deliver the within written mortgage deed, and that he with the other witness witnessed the execution thereof. SWORN to before me this the 17th day of October A. D. 19 80. Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina GOUNTY OF GREENVILLE Corporations/not applicable 1, A. D. 19 80. The wife of the within named did this day appear before me, and, upen being privately and separately examined by me, did declare that she does freely, value and without any compulsion, dread eas fear of any person or persons whomsever renounce, release and and evidence and and without any compulsion dread eas fear of any person or persons whomsever renounce, release and and without any compulsion dread eas fear of any person or persons whomsever renounce, release and and every enteroids and without any compulsion, dread eas fear of any person or persons whomsever renounce, release and and every enteroids and without any compulsion dread east of ear of any person or persons whomsever renounce, release and and every enteroids and released. GIVEN unto my hand and seal, this day of A. D. 19 Notary Public for South Carolina (SEAL)	1:0		Pres & Sec.
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me the undersigned and made out be saw the within named officers of the above corporations sign, seal and as their act and deed deliver the within written mortgage deed, and that be with the other witness witnessed the execution thereof. SWORN to before me this the 17th day of October A. D. 19 80. What Public for South Carolina (SEAL) Notary Public for South Carolina COUNTY OF GREENVILLE 1, A Notary Public for South Carolina and upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me and upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me and upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Fremiers within mentioned and released. GIVEN unto my hand and scal, this day of A. D. 19 Notary Public for South Carolina (SEAL)	/ Kac & Doesn	10-	DEE SMITH COMPANY, INC. (SEA)
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me the undersigned and made out be saw the within named officers of the above corporations sign, seal and as their act and deed deliver the within written mortgage deed, and that be with the other witness witnessed the execution thereof. SWORN to before me this the 17th day of October A. D. 19 80. What Public for South Carolina (SEAL) Notary Public for South Carolina COUNTY OF GREENVILLE 1, A Notary Public for South Carolina and upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me and upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me and upon being privately and separately examined by me, did declare that she does freely, volunded this day appear before me and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Fremiers within mentioned and released. GIVEN unto my hand and scal, this day of A. D. 19 Notary Public for South Carolina (SEAL)			By. We Smith (SEA)
PROBATE DOUNTY OF GREENVILLE PERSONALLY appeared before me the undersigned and made oath he saw the within named officers of the above corporations Sign, seal and as their act and deed deliver the within written mortgage deed, and that he with the other witness witnessed the execution thereof. SWORN to before me this the 17th witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the 20th Witnessed the execution thereof. SWORN to before me this the within mintense. SWORN to before me this th			D1 12
PROBATE PERSONALLY appeared before me the undersigned and made oath he saw the within named officers of the above corporations be saw the within named officers of the above corporations be saw the within named officers of the above corporations be saw the within named officers of the above corporations be saw the within named officers of the above corporations be saw the within named officers of the above corporations of the within written mortgage deed, and that he with writnessed the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. SWORN to before me this the 17th officers of the execution thereof. RENUNCIATION OF DOWER corporations/not applicable or portations/not applicable or portations/not applicable or portations/not applicable or portations/not applicable or south Carolin and without named of the within named of the within named of the within named of the within the properties of the within the properties of the within the properties of the within the execution thereof. COLUMN OF GREENVILLE RENUNCIATION OF DOWER corporations/not applicable or portations/not applicable or portations/n			(SEA
PERSONALLY appeared before me the undersigned and made out the saw the within named officers of the above corporations sign, seal and as their act and deed deliver the within written mortgage deed, and that he with the other witness witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the 17th Witnessed the execution thereof. SWORN to before me this the within written mortgage deed, and that he with me the execution thereof. SWORN to before me this the within written mortgage deed, and that he with me the execution thereof. SWORN to before me this the within written mortgage deed, and that he with me thereof. SWORN to before me this the within mortgage deed, and the execution thereof. SWORN to before me this the within mortgage deed, and the execution thereof. SWORN to before me this the thereof. SWORN to before me this the thereof. SWORN to before me this the thereof. SWORN to b	State of South Carolina	}	DDOD AME
be saw the within named officers of the above corporations sign, seal and as their act and deed deliver the within written mortgage deed, and that be with the other witness witnessed the execution thereof. SWORN to before me this the 17th October A. D. 19-80 Could South Carolina (SEAL) Notary Public for South Carolina RENUNCIATION OF DOWER COUNTY OF GREENVILLE COPPORATION OF GREENVILLE RENUNCIATION OF DOWER COUNTY OF GREENVILLE 1, A Notary Public for South Carolina 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, volus and without any compulsion, dread or fear of any person or persons whomsexver, renounce, release and forever relinquish unt within named Mortgager as its successors and assigns all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and scal, this day of A. D. 19 Notary Public for South Carolina (SEAL)	COUNTY OF GREENVILLE	}	PRUBATE
be saw the within named officers of the above corporations sign, seal and as their act and deed deliver the within written mortgage deed, and that be with the other witness witnessed the execution thereof. SWORN to before me this the 17th October A. D. 19-80 Could South Carolina (SEAL) Notary Public for South Carolina RENUNCIATION OF DOWER COUNTY OF GREENVILLE COPPORATION OF GREENVILLE RENUNCIATION OF DOWER COUNTY OF GREENVILLE 1, A Notary Public for South Carolina 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, volus and without any compulsion, dread or fear of any person or persons whomsexver, renounce, release and forever relinquish unt within named Mortgager as its successors and assigns all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and scal, this day of A. D. 19 Notary Public for South Carolina (SEAL)	PERSONALLY appeared before me	he unde	rsigned and made oath the
the other witness witnessed the execution thereof. SWORN to before me this the 17th October A. D., 19-80 (SEAL) Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, A Notary Public for South Carolina (Seal 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, volus and without any compulsion, dread or fear of any person or persons whomseever, renounce, release and forever relimpuish un within named did white day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volus and without any compulsion, dread or fear of any person or persons whomseever, renounce, release and forever relimpuish un within named Mortagace, its successors and assings, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and seal, this day of (SEAL)			
SWORN to before me this the 17th day of October A. D., 19-80. Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, , a Notary Public for South Carolina 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, volumed within named Mortgages, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and scal, this day of ,A.D. 19 Notary Public for South Carolina (SEAL)	he saw the within named offi	cersof	the above corporations
SWORN to before me this the 17th day of October A. D., 19-80. Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, , a Notary Public for South Carolina 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, volumed within named Mortgages, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and scal, this day of ,A.D. 19 Notary Public for South Carolina (SEAL)			
SWORN to before me this the 17th day of October A. D., 19-80. Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, , a Notary Public for South Carolina 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, volumed within named Mortgages, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and scal, this day of ,A.D. 19 Notary Public for South Carolina (SEAL)	thoir act and do	ad daliver the	within written mortgage deed, and that he with
SWORN to before me this the 17th day of October , A. D., 19 80. Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1,	sign, sear airer as saccere acc aire con	eu denver and	,
day of October , A. D., 19 80. Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina GOUNTY OF GREENVILLE 1,	the other wi	tness	witnessed the execution thereof.
day of October , A. D., 19 80. Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina GOUNTY OF GREENVILLE 1,	17.1		
Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE Corporations/not applicable 1,			
Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1,	down of the October	OA	
State of South Carolina COUNTY OF GREENVILLE 1,			
State of South Carolina COUNTY OF GREENVILLE 1,	Mary Bouna	(SEAL	
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, volus and without any compulsion, dread or fear of any person or persons whomseever, renounce, release and forever relinquish untwithin named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and seal, this day of ,A.D. 19 Notary Public for South Carolina (SEAL)	Motary Public for South Carolina	:: (SEAL	
corporations/not applicable 1,	Notary Public for South Carolina My Commission Expires 3/26/89	:: (SEAL	
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, voluing and without any compulsion, dread or fear of any person or persons whomseever, renounce, release and forever relinquish until within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and seal, this (SEAL) Notary Public for South Carolina	Motary Public for South Carolina	:: (SEAL	
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, volument and without any compulsion, dread or fear of any person or persons whomsever, renounce, release and forever relinquish untwithin named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and seal, this day of ,A. D., 19 (SEAL) Notary Public for South Carolina	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina	:: (SEAL	RENUNCIATION OF DOWER
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, volunt and without any compulsion, dread or fear of any person or persons whomseever, renounce, release and forever relinquish unt within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and seal, this (SEAL) Notary Public for South Carolina	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE	(SEAL	RENUNCIATION OF DOWER corporations/not applicable
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, volunt and without any compulsion, dread or fear of any person or persons whomseever, renounce, release and forever relinquish unt within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and seal, this (SEAL) Notary Public for South Carolina	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE	(SEAL	RENUNCIATION OF DOWER corporations/not applicable
did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volut and without any compulsion, dread or fear of any person or persons whomsever, renounce, release and forever relinquish unt within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. CIVEN unto my hand and seal, this day of (SEAL) Notary Public for South Carolina (SEAL)	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1,	(SEAL	RENUNCIATION OF DOWER corporations/not applicable , a Notary Public for South Carolina,
and without any compulsion, dread of fear of any person of person of person within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released. GIVEN unto my hand and scal, this day of A. D., 19 (SEAL) Notary Public for South Carolina	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that	(SEAL	RENUNCIATION OF DOWER corporations/not applicable , a Notary Public for South Carolina,
GIVEN unto my hand and seal, this day of , A. D., 19 Notary Public for South Carolina (SEAL)	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that the wife of the within named	at Mrs.	RENUNCIATION OF DOWER corporations/not applicable , a Notary Public for South Carolina,
day of , A. D., 19 (SEAL) Notary Public for South Carolina	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that the wife of the within named did this day appear before me, and, upon bein and without any compulsion, dread or fear of anythin named Mortragues, its successors and assisting named. Mortragues, its successors and assisting named.	at Mrs.	RENUNCIATION OF DOWER corporations/not applicable , a Notary Public for South Carolina, d separately examined by me. did declare that she does freely, volunta
day of , A. D., 19 (SEAL) Notary Public for South Carolina	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that the wife of the within named did this day appear before me, and, upon bein and without any compulsion, dread or fear of anythin named Mortragues, its successors and assisting named. Mortragues, its successors and assisting named.	at Mrs.	RENUNCIATION OF DOWER corporations/not applicable , a Notary Public for South Carolina, d separately examined by me. did declare that she does freely, volunta
}	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that the wife of the within named did this day appear before me, and, upon bein and without any compulsion, dread or fear of a within named Mortgagee, its successors and assi and singular the Premises within mentioned and	at Mrs.	RENUNCIATION OF DOWER corporations/not applicable , a Notary Public for South Carolina, d separately examined by me. did declare that she does freely, volunta
}	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that the wife of the within named did this day appear before me, and, upon bein and without any compulsion, dread or fear of a within named Mortgagee, its successors and assi and singular the Premises within mentioned and	at Mrs.	RENUNCIATION OF DOWER corporations/not applicable , a Notary Public for South Carolina, d separately examined by me, did declare that she does freely, volunta persons whomseever, renounce, release and forever relinquish unto erest and estate, and also all her right and claim of Dower of, in or to
}	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that the wife of the within named did this day appear before me, and, upon bein and without any compulsion, dread or fear of a within named Mortgagee, its successors and assi and singular the Premises within mentioned and	at Mrs.	RENUNCIATION OF DOWER corporations/not applicable
	Notary Public for South Carolina My Commission Expires 3/26/89 State of South Carolina COUNTY OF GREENVILLE 1, hereby certify unto all whom it may concern that the wife of the within named did this day appear before me, and, upon bein and without any compulsion, dread or fear of a within named Mortgagee, its successors and assi and singular the Premises within mentioned and	at Mrs.	RENUNCIATION OF DOWER corporations/not applicable

Page 3