

11. No failure of the Mortgagee to exercise any option herein given to declare the maturity of the debt hereby secured shall be taken or construed as a waiver of its right to exercise such option or to declare such maturity by reason of any past or present default on the part of the Mortgagor; and, the procurement of insurance or the payment of taxes or other liens, debts or charges by the Mortgagee shall not be taken or construed as a waiver of its right to declare the maturity of the indebtedness hereby secured by reason of the failure of the Mortgagor to procure such insurance or to pay such taxes, debts, liens or charges.

12. At any time after two (2) years from the date of this mortgage, the Mortgagor may, after giving notice in writing to the Mortgagee at its home office at least thirty (30) days in advance of the due date, postpone the due date of any installment of principal hereby secured to the due date of the last maturing installment evidenced by the note or notes secured by this mortgage; provided, however, that no more than the installments covering a period of one year may be so postponed during the life of this mortgage.

13. If the note secured hereby provides for payment of principal in advance and if the Mortgagor pay principal in advance of the due date under any prepayment option (if any) provided in this mortgage, or the note secured hereby, then the Mortgagor may, at any time, by giving notice in writing to the Mortgagee at its home office at least thirty (30) days in advance of the due date, postpone the due date of any installment of principal thereafter falling due, hereby secured up to the number of months paid in advance, provided, however, that the aggregate of the principal installments postponed shall not exceed one-half of the number of installments so prepaid. The right of postponement granted by this paragraph is in addition to the right granted in the preceding paragraph.

14. The Mortgagor will give immediate notice by mail to Mortgagee in the event that he conveys his interest in the property or any part thereof to anyone else; such notice shall state the correct name and address of the purchaser and shall be accompanied by a remittance to Mortgagee of the sum of Ten (\$10.00) Dollars, which sum shall reimburse Mortgagee for the expense of changing its records to denote the change of interest. Such notice shall not relieve the Mortgagor from any obligation evidenced by the note or this mortgage.

15. All covenants, conditions and agreements herein contained shall be construed as extending to and binding the Mortgagor and the Mortgagor's heirs, executors, administrators or assigns and successors, as the case may be, and shall inure to the benefit of the Mortgagee and its successors and assigns. Whenever used, when appropriate and required by the context, the singular number shall include the plural; the plural the singular; and the use of any gender shall be applicable to all genders.

WITNESS my hand(s) and seal(s) this 28th day of August 19 57 .

Signed, sealed and delivered in the presence of:

Doris Carpenter Ernest S. Neves Jr. (L.S.)
Ansel M. Hawkins (L.S.)

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville }

PERSONALLY APPEARED before me Doris Carpenter
and made oath that she saw the within named Ernest S. Neves, Jr. sign,
seal and as his act and deed, deliver the within Deed; and that she with Ansel M. Hawkins
witnessed the execution thereof.

Doris Carpenter

Sworn to and subscribed before me this 28th day of August 19 57 .

Ansel M. Hawkins (SEAL)
Notary Public for South Carolina

My commission expires at the will of the Governor.

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville }

RENUNCIATION OF DOWER

I, Ansel M. Hawkins, a Notary Public in and for South Carolina, do hereby
certify unto all whom it may concern that Mrs. Mary Frances H. Neves, the wife of the
within named Ernest S. Neves, Jr. 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
Ratterree-James Insurance Agency, a Corporation,
its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular
the premises within mentioned and released.

Mary Frances H. Neves (SEAL)

Given under my hand and seal, this 28th day of August 19 57 .

Ansel M. Hawkins (SEAL)
Notary Public for South Carolina

My commission expires at the will of the Governor.

Recorded August 28th, 1957, at 2:54 P.M. #20481