11. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-86 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:

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 mortgagor 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 Mortgage, 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 forecloser of this mortgage, or should the Mortgagee become a party to any suit involving this Mortgage or the title to the premiser 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 an reasonable and theretoy, 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, definingiatories successors, and sacions of the martles hereto. Wherever used the impulse shall inure to.

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