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 MORTCAGEE 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 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.

THE PROPERTY OF THE PARTY OF TH		200	Donamba-	
WITNESS the hand and seal of the	o Mortgagor, this	day of .	December	19 70
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William D. Richa				
		witnessed the exc	ecution thereof.	
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day ofDerember/	, A. D., 1970.		u Joseph	
Notary Public for South Co	and the second second second second			or November 1970 designation (1970) One of the Section (1970)
My Commission Expires /- / 7				
State of South Carolina				
COUNTY OF GREENVILLE		RENUNCIATION	N OF DOWER	
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nereby certify unto all whom it may conce	m that MrsE	velyn W. Ha	nna	
he wife of the within named	E. M. Hanna			
nd unis day appear before me, and, upon ind without any compulsion, dread or fea	r of any person or per	eparately examined b sons whomsoever. W	by me, did.declare that she do	relimouseh unto the
vithin named Mortgagee, its successors and and singular the Premises within mentioned	assigns, all her interest and released.	t and estate, and als	o all her right and claim of D	ower of, in or to all
	Dan Colon			
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Notary Public for South Car	rolina			
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Recorded Dec. 3, 1970	at 11:48 A.	M., #13056.		Page 3