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 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 should the Mortgagee become a party to any suit involving this Mortgage, or the title to the premises described herein, or should the 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 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 singular, and the use of any gender shall be applicable to all genders.

Signed, sealed and delivered in the presence of: Belenly C. Buost NICHOLSON BUILDERS, INC. By: Duffe Michael (SEA) (SEA)	> WITNESS the hand and seal of the Mortgagor, the	21st	day ofApril	72
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me the undersigned April	Signed, sealed and delivered in the presence of			, 19
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