

BOOK 1239 PAGE 112

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-95 through 45-98.1 of the 1963 Code of Laws of South Carolina, as amended or any other appraiser's 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 shall 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 inhere in, 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.

WITNESS the hand and seal of the Mortgagor, this 2nd day of June, 19 72.

Signed, sealed and delivered in the presence of:

Patrick H. Grayson
Charley A. Abbott

Helen L. Hodge Craig (SEAL)
formerly Helen L. Hodge (SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Carolyn A. Abbott and made oath that

she saw the within named Helen L. Hodge Craig, formerly Helen L. Hodge

sign, seal and as her act and deed deliver the within written mortgage deed, and that she with

Patrick H. Grayson, Jr. witnessed the execution thereof.

SWORN to before me this the 2nd day of June, A. D. 19 72
Patrick H. Grayson, Jr. (SEAL)
Notary Public for South Carolina
My Commission Expires Nov. 19, 1978

Charley A. Abbott

State of South Carolina
COUNTY OF GREENVILLE

**WOMAN MORTGAGOR
RENUNCIATION OF DOWER**

I, Patrick H. Grayson, Jr. a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Helen L. Hodge Craig the wife of the within named Patrick H. Grayson, Jr. did this day appear before me, and, upon being privately and separately examined by me, she declared that she does freely, voluntarily, and without any compulsion, dread or fear of any person or persons, renounce, release, and forever relinquish, claim and demand, all her interest and dower, and title of her said husband, and of her said husband, in and to the Premises within mentioned and released.

GIVEN unto my hand and seal, this 2nd day of June, A. D. 19 72
Patrick H. Grayson, Jr. (SEAL)
Notary Public for South Carolina
My Commission Expires Nov. 19, 1978

Recorded June 26, 1972 at 9:56