

14. The Mortgagor hereby waives the benefits of Sections 45-88 through 45-94 of the South Carolina Code of Laws, or any other appraisal laws.

THE MORTGAGE COVENANTS AND AGREEMENTS

1. The Mortgagor covenants to pay to the Mortgagee the amount of the principal of the note secured by this mortgage and subsequently fall to make a payment, insofar as possible, to bring the principal debt up to date.

2. That the Mortgagee shall hold and enforce 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 effect.

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.

WITNESS the hand and seal of the Mortgagor, this 28th day of June 1972.

Signed, sealed and delivered in the presence of:

Patrick H. Grayson, Jr.
Carolee C. Abbott

Robert Vaughn (SEAL)
Janet H. Vaughn (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 Robert Vaughn and Janet H. Vaughn
same as Robert Vaughan and Janet H. Vaughan

sign, seal and as their 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 28th day of June, A. D., 1972
Patrick H. Grayson, Jr. (SEAL)
Carolee C. Abbott
Notary Public for South Carolina
My Commission Expires Nov. 19, 1979

State of South Carolina
COUNTY OF GREENVILLE } 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. Janet H. Vaughn, same as Janet H. Vaughan
the wife of the within named Robert Vaughn, same as Robert Vaughan
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 Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or to all
and singular the Premises within mentioned and released.

GIVEN unto my hand and seal, this 28th day of June, A. D., 1972
Patrick H. Grayson, Jr. (SEAL)
Janet H. Vaughn
Notary Public for South Carolina
My Commission Expires Nov. 19, 1979
same as Janet H. Vaughan