

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-94 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisal laws.

THE MORTGAGEE CONSENTS 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 interest payment or payments, insofar as possible, in order that the principal debt will not be held contractually delinquent.

2. That the Mortgagee 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 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, that 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 assume 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. Whenever 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 7th day of December, 1972

Signed, sealed and delivered in the presence of:

Caroline J. Lehman (Signature)
Janet L. Godsey (Signature)
(S.EAL)
(S.EAL)
(S.EAL)
(S.EAL)

State of South Carolina
COUNTY OF GREENVILLE
PROBATE

PERSONALLY appeared before me Carolyn J. Lehman and made oath that

she knew the within named Janet L. Godsey

she read and delivered the within within mortgage deed, and that she with

Fred D. Cox, Jr. witnessed the execution thereof.

SWORN to before me this 11th day of December, 1972

Carolyn J. Lehman (Signature)
Notary Public for South Carolina
10/29/79

State of South Carolina
COUNTY OF GREENVILLE
RENUNCIATION OF DOWER
NOT NECESSARY - WOMAN MORTGAGOR

XXXXXXXXXXXX, a Notary-Public for South Carolina do

hereto certify that all claims of any nature that Mrs. [Name] the wife of the within named [Name] the late [Name] and upon being privately and separately examined by me, did declare that she does freely, voluntarily, without any consideration, duress or fear of any person or persons, renounce, release and forever relinquish unto the within named [Name] all her interest and estate, and also all her right and claim of Dower of her in, to, all and singular the Premises within mentioned and released.

GIVEN unto me hand and seal this [] day of [] A. D. 19 []

[Signature]
Notary Public for South Carolina
(S.EAL)