

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 MORTGAGE COVENANTS AND AGREES AS FOLLOWS:

1. That should the Mortgagor purvey a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment or payments as required by the above said promissory note, any such arrearage 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 at 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 Mortgagor, 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, assigns, 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 8th day of December, 1972.

Signed, sealed and delivered in the presence of:

Richard H. Garrison
Therese Joyce Davis

JOE E. HAWKINS, LTD. (SEAL)

BY: *Joe E. Hawkins* (SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me the undersigned witness and made with that

the my the within named Joe E. Hawkins, Ltd., by its duly authorized officer,

sign, seal and as ILL set and seal deliver the within written mortgage deed, and that I be with the

other subscribed witnessed the execution thereof.

GIVEN to believe me this the 8th

day of December

A. D. 1972

Therese Joyce Davis (SEAL)
Notary Public for South Carolina
My Commission Expires 12/16/80

Richard H. Garrison

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

CORPORATE MORTGAGOR

I, a Notary Public for South Carolina, do

accepts exactly into all which it may concern that Mrs.

the wife of the within named Joe E. Hawkins, Ltd., and upon being personally and separately examined by me, did declare that she does freely, voluntarily and without any imposition, duress or force of any person or persons whatsoever, pronounce, intend and forever relinquish unto the within named Mortgagee, its executors 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 referred.

GIVEN unto my hand and seal this

day of A. D. 1972

Therese Joyce Davis (SEAL)
Notary Public for South Carolina
My Commission Expires