

11. The Mortgagee shall have the right to demand and receive from the Mortgagor, for the principal amount of the loan, the interest thereon, and all other sums due to the Mortgagee, and to enforce the same by legal proceedings, and to sell the premises mortgaged, and to apply the proceeds of such sale to the payment of the principal amount of the loan, the interest thereon, and all other sums due to the Mortgagee, and to retain the same until the principal amount of the loan, the interest thereon, and all other sums due to the Mortgagee, are paid in full.

12. The Mortgagor shall pay to the Mortgagee, for the principal amount of the loan, the interest thereon, and all other sums due to the Mortgagee, and to enforce the same by legal proceedings, and to sell the premises mortgaged, and to apply the proceeds of such sale to the payment of the principal amount of the loan, the interest thereon, and all other sums due to the Mortgagee, and to retain the same until the principal amount of the loan, the interest thereon, and all other sums due to the Mortgagee, are paid in full.

13. 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 due 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 of 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 any 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 hereby, and may be recovered and collected hereunder.

14. That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby, it is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the 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.

15. That the covenants herein contained shall bind, and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors 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 Mortgagor's hand and seal this 13th day of August 1973.

SIGNED, sealed and delivered in the presence of:

*Thomas S. Dunning* (SEAL)  
*Kathy H. Rollins* (SEAL)

*Joe L. West* (SEAL)  
*Zola E. West* (SEAL)

STATE OF SOUTH CAROLINA } PROBATE  
COUNTY OF }

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 13th day of August 1973.

*Thomas S. Dunning* (SEAL)  
Notary Public for South Carolina.  
My Commission Expires: 4/7/79

*Kathy H. Rollins*

STATE OF SOUTH CAROLINA } RENUNCIATION OF DOWER  
COUNTY OF }

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, 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 whomsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's(s) heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 13th day of August 1973.

*Thomas S. Dunning* (SEAL)  
Notary Public for South Carolina.  
My Commission Expires: 4/7/79

*Zola E. West*  
Zola E. West

Recorded August 15, 1973 at 11:10 A.M., # 4848

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