14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisement 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 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 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 Mortgager 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.

State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me  Patricia S. Plowden  Ledward G. Watford  (SEAL)  And made oath that  he saw the within named  Edward G. Watford and Rosalee J. Watford  sign, seal and as their  Paul J. Foster  WORN to before me this the  Edward Coth  Witnessed the execution thereof.	WITNESS the hand and seal of the Mortgagor, this 26th.	day of February	, 19 74.
State of South Carolina GOUNTY OF GREENVILLE  PERSONALLY appeared before me Patricia S. Plowden  A. D. 1974  Notify Public for South Carolina  COUNTY OF GREENVILLE  PAUL J. Foster  SWORN to before me this the February  Notify Public for South Carolina  COUNTY OF GREENVILLE  RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1, Paul J. Foster, Jr.  A. D. 1974  RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1, Paul J. Foster, Jr.  A. Notary Public for South Carolina  COUNTY OF GREENVILLE  RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1, Paul J. Foster, Jr.  A. Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  did this day appear before me, and, upon being privately and separately examined by me, dad declare that she does freely, voluntarily and without any compension, dread or foar of any person or persons whomever, recomme, release and forever refinguish unto the without any completion, dread or foar of any person or persons whomever, recomme, release and forever refinguish unto the within named.  GIVEN unto my hand and seal, this  day of February  A. D. 1974  Rosalee, J. Watford	Signed, sealed and delivered in the presence of:		1/1/1
State of South Carolina GOUNTY OF GREENVILLE  PERSONALLY appeared before me Patricia S. Plowden  Le saw the within named  Edward G. Watford and Rosalee J. Watford  Size, seal and as their  Paul J. Foster  WANDIN to before me this the  A. D. 1974  Northy Public for South Carolina  GOUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina  GOUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina  GOUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina  GOUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina  GOUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina  GOUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  did this day appear before me, and, upon being privately and separately examined by me, did dectire that she does freely, voluntarily and suthout any composition, directly entire privately and separately examined by me, did dectire that she does freely, voluntarily and subject to the state of the separately examined by me, did dectire that she does freely, voluntarily and subject to the state of the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does freely, voluntarily and subject to the separately examined by me, did dectire that she does fre	Struck Stowder	Jewself a	MINK (SEAL)
State of South Carolina GOUNTY OF GREENVILLE  PERSONALLY appeared before me  Patricia S. Plowden  and made oath that  be saw the within named  Edward G. Watford and Rosalee J. Watford  size, seal and as their  act and deed deliver the within written morteage deed, and that She with  Paul J. Foster  SWORN to before me this the  February  A. D. 1974  A. D. 1974  State of South Carolina  COUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  2. P	Level Dook	Kosalu D.	Statistal)
State of South Carolina  GOUNTY OF GREENVILLE  PERSONALLY appeared before me Patricia S. Plowden and made outh that  he saw the within named Edward G. Watford and Rosalee J. Watford  size, seal and as their act and deed deliver the within written morteage deed, and that She with  Paul J. Foster witnessed the execution thereof.  SWORN to before me this the 26th  February A. D. 1974  State of South Carolina  GOUNTY OF GREENVILLE  1, Paul J. Foster, Jr.  1, Paul J. Foster, Jr.  Rosalee J. Watford  the wife of the within named Edward G. Watford  the wife of the within named Edward G. Watford  the wife of the within named Edward G. Watford  the wife of the within named Edward G. Watford  the wife of the within named Edward G. Watford  the wife of the within named Edward G. Watford  the wife of the within named Marticages and assigns, all ber interest and estate, and also all her right and chim of Dower of, in or to all and singular the Premises within mentioned and released.  GIVEN unto my hand and scal, this 26th  A. D. 1974  February A. D. 1974			· /
PERSONALLY appeared before me Patricia S. Plowden and made out that be saw the within named Edward G. Watford and Rosalee J. Watford  sign, seal and as their act and deed deliver the within written mosterage deed, and that She with Paul J. Foster witnessed the execution thereof.  SWORN to before me this the February A. D. 10974  Notary Public for South Carolina SEAL)  Notary Public for South Carolina Renunciation of Dower Gounty of Greenville  1. Paul J. Foster, Jr. , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Rosalee J. Watford  the wife of the within named Edward G. Watford 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 foraid or foar of any person or persons whomosever, resource, release and forever relimpush unto the within named Morteages. 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 moto my hand and seal, this 26th  Rosalee J. Watford			
PERSONALLY appeared before me Patricia S. Plowden and made outh that he saw the within named Edward G. Watford and Rosalee J. Watford  size, scal and as their act and deed deliver the within written morteage deed, and that She with Paul J. Foster witherest the execution thereof.  SWORN to before me this the February A. D. 1974  State of South Carolina Renunciation of Dower Countries of South Carolina County Of Greenville  1, Paul J. Foster, Jr. , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named Edward G. Watford and without any compulsion, dread or fear of any person or persons whomose ver, renounce, release and forever relinquish unto the within named Morteages, its successors and assistes, all her interest and estate, and also all her right and claim of Dower of, in or to all and singular the Hemises within mentioned and released.  (SEAL) Rosalee J. Watford  (SEAL) Rosalee J. Watford  Rosalee J. Watford  Rosalee J. Watford  Rosalee J. Watford			(SERL)
be saw the within named  Edward G. Watford and Rosalee J. Watford  size, seal and as their act and deed deliver the within written mortgage deed, and that She with  Paul J. Foster  SWORN to before me this the  February  A. D. 19  A. D. 19  State of South Carolina  COUNTY OF GREENVILLE  1, Paul J. Foster, Jr., a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named. Edward G. Watford del this day appears before me, and, upon being privately and separately be used in the stay appears before me, and, upon being privately and separately because and forever relinquish unto the within named. Mortgage, its vaccessors and assign, 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  26th  Rosalee J. Watford  Rosalee J. Watford  GIVEN unto my hand and seal, this  26th  Rosalee J. Watford  Rosalee J. Watford	COUNTY OF GREENVILLE	ATE	
Size, seal and as their act and deed deliver the within written mortgage deed, and that She with  Paul J. Foster witnessed the execution thereof.  SWORN to before me this the 26th  Given a construction of the season of the sea	PERSONALLY appeared before me Patricia S.	Plowden	and made oath that
SWORN to before me this the  day of February  A. D. 19  State of South Carolina  COUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named Edward G. Watford 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 whomsoner, release and forever relinquish unto the within named Mortgage, 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  26th  GIVEN unto my hand and seal, this  26th  Rosalee J: Matford  Rosalee J: Matford	he saw the within named Edward G. Watford and Ro	salée J. Watford	
SWORN to before me this the  day of February  A. D. 19  State of South Carolina  COUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named Edward G. Watford 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 foar of any person or persons whomsever, renounce, release and forever relinquish unto the within named Mortgage, its vacessors 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  26th  GIVEN unto my hand and seal, this  26th  Rosalee J: Matford  Rosalee J: Matford			
SWORN to before me this the  day of February  A. D. 19  State of South Carolina  COUNTY OF GREENVILLE  1. Paul J. Foster, Jr.  A Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named Edward G. Watford 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 whomsoner, release and forever relinquish unto the within named Mortgage, 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  26th  GIVEN unto my hand and seal, this  26th  Rosalee J: Matford  Rosalee J: Matford	thoir and the later at a material to the later a	to meeting does on that . She wi	•h
SWORN to before me this the february A. D. 1974  State of South Carolina RENUNGIATION OF DOWER  COUNTY OF GREENVILLE  1, Paul J. Foster, Jr. , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named Edward G. Watford 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 for of any person or persons whomsoever, rehounce, release and forever relinquish unto the within named Mortgage, 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.  CHVEN unto my hand and seal, this  26th  A. D. 1974  Rosalee J. Matford  Rosalee J. Matford	Daul 1 Foston		ui
Notary Public for South Carolina  Renunciation of Dower  Result (SEAL)  Renunciation of Dower  Renunciation of Dower  Renunciation of Dower  Renunciation of Dower  Result (Seal)  Result (Seal)  Renunciation of Dower  Result (Seal)	witnes	sed the execution thereof.	
State of South Carolina  COUNTY OF GREENVILLE  1. Paul J. Foster, Jr. , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named Edward G. Watford 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  26th  Rosalee J. Watford  Rosalee J. Watford  Rosalee J. Watford	rdáy of February  Notary Public for South Carolina  SEAL)	Mheen & Mour	le.c
1, Paul J. Foster, Jr. , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.  Rosalee J. Watford  the wife of the within named 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 whomsover, 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  26th  A. D., 1974  Rosalee J. Watford  Rosalee J. Watford			
the wife of the within named Edward G. Watford 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  26th  A. D., 1974  Rosalee J. Watford  Rosalee J. Watford	COUNTY OF GREENVILLE RENUM	CIATION OF DOWER	
the wife of the within named Edward G. Watford 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  26th  A. D., 1974  Rosalee J: Watford  Rosalee J: Watford	Paul J. Foster, Jr.	, a Notary Public	for South Carolina, do
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  A. D., 1974  Rosalee J. Watford  Rosalee J. Watford	hereby certify unto all whom it may concern that Mrs.  Rosalee	J. Watford	
GIVEN unto my hand and scal, this  day of February  A. D., 1974  Rosalee J. Watford  My Commission Expires  4/7/79	did this day appear before me, and, upon being privately and separately and without any compulsion, dread or fear of any person or persons who within named Mortgagee, its successors and assigns, all her interest and est	omsoever, renounce, release and lorev	er relinquish unto the
	day of February  Notary Public for South Carolina  My Commission Expires  26th  A. D., 1974  (SEAL)	Rosalee J. Watford	Tota

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