

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-58 through 45-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisal 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 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 17th day of July, 1974

Signed, sealed and delivered in the presence of:

*[Handwritten signatures of witnesses]*

*[Handwritten signature of James W. Fields]* (SEAL)  
*[Handwritten signature of Shirley A. Fields]* (SEAL)  
James W. Fields  
Shirley A. Fields

State of South Carolina  
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Dorothy A. Lary

He saw the within named James W. Fields and Shirley A. Fields

sign, seal and as their legal representatives and deliver the within written mortgage deed and that they be with

Ben G. Longhart Notary Public for South Carolina

SWORN to before me this 17th day of July, 1974

*[Handwritten signature of Ben G. Longhart]* (SEAL)  
Ben G. Longhart Notary Public for South Carolina

My Commission Expires 5/22/82

State of South Carolina  
COUNTY OF GREENVILLE

RENUNCIATION OF POWER

I, Ben G. Longhart, a Notary Public for South Carolina, do hereby certify that all within shown on this

the wife of the within named James W. Fields did have the legal authority and capacity to execute the within named Mortgage and the covenants and conditions hereof, and that she is not under any legal disability or incapacity to do so, and that she is not under any legal disability or incapacity to do so, and that she is not under any legal disability or incapacity to do so.

GIVEN under my hand and seal this 17th day of July, 1974

*[Handwritten signature of Ben G. Longhart]* (SEAL)  
Ben G. Longhart Notary Public for South Carolina

My Commission Expires 5/22/82

REAL ESTATE MORTGAGE  
(Prepare in Triplicate)

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

Loan Number 3153- Amount of Note (Loan) 7163.40

MORTGAGORS  
(Names and Addresses)

Lou Ellen Chapman  
15 Michael Drive  
Greenville, S. C.

NOW KNOW ALL MEN, That the said Mortgagor above, and the sum of money advanced thereunder, and for note, and also in consideration of the further sum of Three before the signing of these Presents, the receipt whereof is grant, bargain, sell and release unto the said Mortgagee

TOGETHER with all and singular the Rights, Members, appertaining.

TO HAVE AND TO HOLD all and singular the Premises hereby bind their heirs, executors and administrators to their successors and assigns, from and against their heirs, executors and assigns, the same or any part thereof.

The Mortgagor does hereby covenant and agree to procure and maintain such insurance as shall be acceptable to the Mortgagee, and also all judgments or other charges, liens or encumbrances in default thereof said Mortgagee shall have the same right to enforce the same as if the same were a part of the mortgage debt.

And if at any time any part of said debt, or interest thereon, shall be due and payable, the Mortgagor shall, at the option of the Mortgagee, pay the same or cause to be paid the same, with interest thereon, and the costs of collection, upon said debt, interest, cost and charges, and the same shall be a part of the mortgage debt.

AND IT IS AGREED, by and between the said parties to this instrument, that in the event of a default by the Mortgagor in the performance of any or all of the covenants and conditions hereof, the Mortgagee shall have the right to foreclose upon the premises hereinafter described, and to sell the same, and to apply the proceeds of such sale to the payment of the debt secured hereby, and to the payment of the costs and charges of such foreclosure and sale, and to the payment of the balance of the debt secured hereby, and to the payment of the costs and charges of such foreclosure and sale, and to the payment of the balance of the debt secured hereby.

AND IT IS AGREED by and between the parties that the Mortgagor shall pay to the Mortgagee a reasonable sum as attorney's fee, (of not less than \$100.00) in judgment of foreclosure, and to the payment of the costs and charges of such foreclosure and sale, and to the payment of the balance of the debt secured hereby.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of said note, then this deed of mortgage shall be in full force and virtue.