

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly agrees that the provisions of Sections 45-88 through 45-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appropriate laws...

THE MORTGAGE 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...

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...

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...

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.

WITNESS the hand and seal of the Mortgagor, this 21st day of February, 1975

Signed, sealed and delivered in the presence of:

[Signature]

[Text]

[Signature]

(SEAL)

[Signature]

(SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Wilma A. Joshell and made oath that

he saw the within named Joseph J. Karas and Mary Kay Karas

sign, seal and as their act and deed deliver the within written mortgage deed, and that he with

John W. Howard, III witnessed the execution thereof.

SWORN to before me this the 21st day of February, A.D., 1975. [Signature] Notary Public for South Carolina My Commission Expires 1/11/82

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, John W. Howard, III, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Mary Kay Karas

the wife of the within named Joseph J. Karas 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 21st day of February, A.D., 1975. [Signature] Notary Public for South Carolina My Commission Expires 1/11/82

[Signature]

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