

14. That in the event this mortgage should be foreclosed, the Mortgagee expressly waives the benefits of Sections 1558 through 15901 of the 1962 Code of Laws of the State of South Carolina as amended, or any other applicable laws.

THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagee prepay a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment or payments as required by the terms of 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 Mortgagee shall hold and enjoy the above described premises until there is a default in this mortgage or the note secured hereby, and it is the true meaning of this instrument that if the Mortgagee shall fully perform all the terms, conditions and covenants of this mortgage and of the note secured hereby, that then this mortgage shall be entirely 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, creditors, 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 Mortgagee, this 30th day of June, 1975

Signed, sealed and delivered in the presence of:

Crystal H. Giovanetti
William W. Wilkins, Jr.

Darrell Holden (SEAL)
Darrell Holden
by his Attorney-in-fact (SEAL)
Lois Holden
(SEAL)
(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me **Crystal H. Giovanetti** and made oath that
S to be seen the within named **Darrell Holden, by his Attorney-in-fact, Lois Holden**

sign, seal and as **his** not and deed deliver the within written mortgage deed, and that S be with

William W. Wilkins, Jr. witnessed the execution thereof.

SWORN to before me this the 30th day of June, A.D. 1975

William W. Wilkins, Jr. (SEAL)
Notary Public for South Carolina

My Commission Expires 1/16/80

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, **William W. Wilkins, Jr.**, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. **Lois C. Holden**

the wife of the within named **Darrell Holden** 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, duress or fear of any person or persons, whomever, 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 ed in or to all and singular the Premises within mentioned and released.

GIVEN unto my hand and seal, this 30

day of JUNE, A.D. 1975
William W. Wilkins, Jr. (SEAL)
Notary Public for South Carolina

My Commission Expires 1/16/80

Lois C. Holden

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