

14. That in the event this mortgage shall be foreclosed, the Mortgagee expressly waives the benefit of Sections 4588 through 4590 of the 1962 Code of Laws of South Carolina as amended, or any other applicable law.

THE MORTGAGE 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 above said 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 under 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 automatically and without other wise to remain in full force and value.

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 be immediately due and payable and this mortgage may be foreclosed. Should any legal process 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 a trustee, at law 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.

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. 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 hand and seal of the Mortgagee, this 2nd day of July, 1975

Signed, sealed and delivered in the presence of:

James C. Sarratt
Cliff F. Gaddy

William J. Rosamond (SEAL)
William J. Rosamond

Pauline V. Rosamond (SEAL)
Pauline V. Rosamond

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me James C. Sarratt and made oath that he saw the within named William J. Rosamond and Pauline V. Rosamond

own seal and as their not and deed before the within written mortgage deed, and that he with Clifford F. Gaddy, Jr., witnessed the execution thereof

SWORN to before me this the 2nd day of July, 1975
Cliff F. Gaddy, Jr. (SEAL)
Notary Public for South Carolina
My Commission Expires April 7, 1979

James C. Sarratt

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Clifford F. Gaddy, Jr., a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Pauline V. Rosamond

the wife of the within named William J. Rosamond 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 executors 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 2nd day of July, 1975
Cliff F. Gaddy, Jr. (SEAL)
Notary Public for South Carolina
My Commission Expires April 7, 1979

Pauline V. Rosamond

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