

14. That in the event this mortgage should be foreclosed, the Mortgagee shall cause the benefits of Sections 4555 through 45961 of the 1962 Code of Laws of South Carolina as amended, or any other applicable laws...

THE MORTGAGE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagee prepay a portion of the indebtedness secured by this mortgage, the Mortgagor shall be obligated to make a payment or payments as required by the above and prepay any such payments to be applied to the unpaid payment or payments insofar as possible, in order that the principal debt will not be held in arrears...

2. That the Mortgagee shall hold and enjoy the above described premises and thereunto attached by this mortgage or the note secured hereby, and it is the true meaning of this instrument that if the Mortgagee should foreclose on this mortgage, all the terms, conditions and covenants of this mortgage and of the note secured hereby, that this mortgage shall 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 a receiver or law enforcement officer, or otherwise, all costs and expenses incurred by the Mortgagee and a reasonable attorney's fee shall thereupon become due and payable immediately 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 hold, and the benefits and advantages shall accrue 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 Mortgagor, this 14th day of July, 1975

Signed, sealed and delivered in the presence of:

Handwritten signatures of Linda F. Patterson and another witness.

Kenneth W. Lochridge (SEAL)

(SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me D. Denby Davenport, Jr. and made oath that

he saw the within named Kenneth W. Lochridge

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

Linda F. Patterson witnessed the execution thereof.

SWORN to before me this the 14th day of July, A.D. 1975
Linda F. Patterson (SEAL)
Notary Public for South Carolina
My Commission Expires 5/23/84

Handwritten signature of D. Denby Davenport, Jr.

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, D. Denby Davenport, Jr., a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Frances M. Lochridge

the wife of the within named Kenneth W. Lochridge 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 whatsoever, 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 14th day of July, A.D. 1975
D. Denby Davenport, Jr. (SEAL)
Notary Public for South Carolina
My Commission Expires 12/22/79

Handwritten signature of Frances M. Lochridge

Frances M. Lochridge

RECEIVED

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