

14. That in the event this mortgage shall be foreclosed, the Mortgagee expressly waives the benefits of Sections 1558 through 15961 of the 1962 Code of Laws of South Carolina as amended, or any other provisions of law.

THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagor 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 described promissory note, any such prepayment or payments shall be applied to the principal of the indebtedness as far as possible, in order that the principal debt will not be held in default.

2. That the Mortgagor shall hold and comply with the above described covenants until there is a total payment of the mortgage, the note secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall fail to comply with all the terms, conditions and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be deemed to be in full force and effect.

It is mutually agreed that if there is a default in any of the terms, conditions or covenants of this mortgage, and 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 enforcement 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 court or 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 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 come 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 15th day of July, 1975

Signed, sealed and delivered in the presence of:

Walter H. Clark
Deborah H. Garrison

JOE E. HAWKINS ENTERPRISES, INC.
BY: *[Signature]* (SEAL)
President (SEAL)
(SEAL)

State of South Carolina }
COUNTY OF GREENVILLE } **PROBATE**

PERSONALLY appeared before me the undersigned witness and made oath that she was the within named Joe E. Hawkins as President of Joe E. Hawkins Enterprises, Inc.

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

SWORN to before me this the 15th day of July, A. D. 1975
Walter H. Clark (SEAL)
Notary Public for South Carolina
My Commission Expires 4/7/79

Deborah H. Garrison

State of South Carolina }
COUNTY OF GREENVILLE } **RENUNCIATION OF DOWER**
NOT APPLICABLE

I, _____, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs.

the wife of the within named _____ 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 Mortgagor, 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 _____ day of _____, A. D. 19____ (SEAL)
Notary Public for South Carolina
My Commission Expires _____

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