

14. That in the event this mortgage should be foreclosed, the Mortgagee expressly waives the benefit of Sections 1585 through 1596 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, or should he or she 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, in order that the principal debt will not be held contractually delinquent.

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 intention of this instrument that if the Mortgagor shall fail to perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be irrevocable and shall adhere 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 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 such proceedings, the Mortgagee 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, 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 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 Mortgagor this 15 day of July, 1975

Signed, sealed and delivered in the presence of:

Handwritten signatures of Robert W. Kendall and Gail C. Kendall, each followed by (SEAL). A signature of William B. James is also present.

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Theresa M. Alexander and made oath that

she saw the within named Robert W. Kendall and Gail C. Kendall---

sign, seal and as their act and deed deliver the within written mortgage deed, and that she was with William

B. James witnessed the execution thereof.

SWORN to before me this the 15

day of July, A.D. 1975

Handwritten signature of William B. James, Notary Public for South Carolina, (SEAL)

My Commission Expires June 13, 1979.

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, William B. James, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Gail C. Kendall

the wife of the within named Robert W. Kendall 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, 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 15

day of July, A.D. 1975

Handwritten signature of William B. James, Notary Public for South Carolina, (SEAL)

My Commission Expires June 13, 1979.

RECORDED JUL 16 '75 AT 11:50 A.M.

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