

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 South Carolina, as amended, or any other appropriate laws.

THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS:

1. That should the Mortgagee prepay a portion of the indebtedness secured by this mortgage, and should the mortgagor be required to make a payment or payments as required by the deed and 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 pay the above described promissory note until there is a default in the 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 Mortgagee 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, grantees, and assigns of the parties hereto. Whoever is 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 16th day of July, 1975

Signed, sealed and delivered in the presence of:

Handwritten signatures of Barbara H. Cobb and Helen G. Gralle, each followed by (SEAL).

State of South Carolina } PROBATE
COUNTY OF GREENVILLE }

PERSONALLY appeared before me Barbara H. Cobb and made oath that

she is the wife named Helen G. Gralle

seen, read and at this act and deed deliver the within written mortgage deed, and that she with

H. Allen Bostick witnessed the execution thereof.

SWORN to before me this 16th day of July, A.D. 1975. Notary Public for South Carolina. My Commission Expires 11/20/76.

Handwritten signature of Helen G. Gralle.

State of South Carolina } NOT PUBLICLY - WOMAN MORTGAGOR
COUNTY OF GREENVILLE } RENUNCIATION OF DOWER

I, a Notary Public for South Carolina, do

freely certify unto all whom it may concern that Mrs. the wife of the within named. At this day appeared before me, and upon being privately and separately examined by me, she did declare that she does freely, voluntarily and without any compulsion, duress, fear, or any person or persons, whomsoever, constraint, 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 day of A.D. 1975. Notary Public for South Carolina. My Commission Expires

Vertical stamp: 1344 99

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