

14. That in the event this mortgage shall be foreclosed, the Mortgagee expressly agrees that it will not be bound by Sections 4588 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 Mortgagor prepay a portion of the indebtedness secured by this mortgage or if he should fail to make a payment or payments as required by the terms and provisions hereof, any such prepayment may be applied to the unpaid payment or payments insofar as possible in order that the principal debt will not be held in default.

2. That the Mortgagor shall hold and coveny the above described premises and thereon a debt secured by this mortgage or the note secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall fail to pay all the terms, conditions and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be foreclosed and shall otherwise 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 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 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 15th day of July, 1975

Hand sealed and delivered in the presence of:  
*[Signature]*  
*[Signature]*

*Roger D. Cartee* (SEAL)  
*Libby H. Cartee* (SEAL)  
(SEAL)  
(SEAL)

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

PERSONALLY appeared before me **Sandra Lee** and made oath that  
he saw the within named **Roger D. Cartee and Libby H. Cartee**

sign, seal and as **their** act and deed deliver the within written mortgage deed, and that **She** with  
**Ben G. Leaphart** witnessed the execution thereof.

SWORN to before me this the 15th day of July, A.D. 1975  
*[Signature]* (SEAL)  
Notary Public for South Carolina  
My Commission Expires 5-22-83.

*Sandra Lee*

**State of South Carolina**  
**COUNTY OF GREENVILLE** } **RENUNCIATION OF DOWER**

I, **Ben G. Leaphart**, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that **Libby H. Cartee**  
the wife of the within named **Roger D. Cartee**  
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, threat 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 under my hand and seal, this 15th day of July, A.D. 1975  
*[Signature]* (SEAL)  
Notary Public for South Carolina  
My Commission Expires 5-22-83.

*Libby H. Cartee*

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