

14. That in the event this mortgage shall be foreclosed, the Mortgagor expressly waives the benefits of Sections 1588 through 15961 of the 1962 Code of Laws of South Carolina, as amended, or any other appurtenant laws.

THE MORTGAGE COVENANTS AND AGREES AS FOLLOWS:

1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage and subsequently 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 crav the above described premises until there is a default under this mortgage or the note secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage and of the note secured hereby, that then this mortgage shall be null and void, otherwise 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 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 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 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 21st day of December, 19 77

Signed, sealed and delivered in the presence of

S. Gray Walsh
Barbara H. Cobb

Jules Heymann (SEAL)
(SEAL)
(SEAL)
(SEAL)

State of South Carolina }
COUNTY OF GREENVILLE } PROBATE

PERSONALLY appeared before me Barbara H. Cobb and made oath that S. Gray Walsh Jules Heymann

sign, seal and as his act and deed deliver the within written mortgage deed, and that S. Gray Walsh witnessed the execution thereof

SWORN to before me this the 21st day of December, A.D. 19 77
S. Gray Walsh (SEAL)
Notary Public for South Carolina
My Commission Expires 9/2/79.

Barbara H. Cobb

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

I, S. Gray Walsh, a Notary Public for South Carolina, do

herely certify unto all whom it may concern that Mrs. Carol Ann Heymann the wife of the within named Jules Heymann 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 21st day of December, A.D. 19 77
S. Gray Walsh (SEAL)
Notary Public for South Carolina
My Commission Expires 9/2/79.

Carol Ann Heymann

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