

14. That in the event this mortgage shall be foreclosed, the Mortgagor expressly waives the provisions of Sections 1555 through 1596-1 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 should he fail to make a payment or payments as required by the aforesaid promissory note, 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 contractually delinquent.

2. That the Mortgagor shall hold and crave the above described premises and there is no debt hereon for this mortgage on the rate secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall fulfill the portion of the terms, covenants 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 virtue.

It is mutually agreed that if there is a default in any of the terms, covenants or conditions 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 be 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 thereby, and may be received 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. Wherever 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 29 day of December, 19 77

Signed, sealed and delivered in the presence of

William Guerrero
William Guerrero

William Guerrero
WILLIAM GUERRERO

(SEAL)

(SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Judith M. Ginn

and made oath that

he was the within named William Guerrero

sign, seal and as his act and deed deliver the within written instrument, deed, and that S be with

Fred N. McDonald

witnessed the execution thereof.

SWORN to before me this the 29 day of December

A. D. 19 77

Notary Public for South Carolina

My Commission Expires 11-4-80

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Fred N. McDonald

a Notary Public for South Carolina, do

herby certify unto all whom it may concern that Mrs. Patricia Ann Guerrero

William Guerrero

the wife of the within named did this day appear before me, and upon being separately 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 29

day of December

A. D. 19 77

Notary Public for South Carolina

My Commission Expires 11-4-80

(SEAL)

Patricia Ann Guerrero
PATRICIA ANN GUERRERO

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