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14. That in the event this mortgage shall be foreclosed, the Mortgagee, or its assigns, shall have the benefit of Sections 4555 through 4596 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 subsequently fail to make a payment or payments as required by the above said promissory note, any such prepayment may be applied toward the missed payment or payments insofar as possible, so that the principal debt will not be held contractually delinquent.

2. That the Mortgagee shall hold and carry the above described premises until there is a default on this mortgage or the note secured hereby, and it is the intent and purpose of this instrument that if the Mortgagee shall fully perform all the terms, conditions, and covenants of this mortgage and on the note secured hereby, that then this mortgage shall be deemed null and void, otherwise to remain in full force and effect.

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 proceeding 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 receiver or a lawfully appointed receiver, 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, grantors, 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 Mortgagee this 28th day of April, 1978

Signed, sealed and delivered in the presence of:

Sandra M. Bridwell
Archibald W. Black

FRANCIS G. HARRISON, III (SEAL)

CAROL U. HARRISON (SEAL)

(SEAL)

(SEAL)

State of South Carolina

PROBATE

COUNTY OF GREENVILLE

PERSONALLY appeared before me Sandra M. Bridwell and made oath that

he saw the within named Francis G. Harrison, III and Carol U. Harrison

sign, seal and as their act and deed deliver the within written mortgage to me and that I see with Archibald W. Black

witnessed the execution thereof.

SWORN to before me this the 28th day of April, A. D. 19 78
Archibald W. Black (SEAL)
Notary Public for South Carolina
My Commission Expires 3/24/87

Sandra M. Bridwell

State of South Carolina

RENUNCIATION OF DOWER

COUNTY OF GREENVILLE

I, Archibald W. Black, a Notary Public for South Carolina, do

herby certify unto all whom it may concern that Mrs. Carol U. Harrison

the wife of the within named Francis G. Harrison, III 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, whomsoever, 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 28th day of April, A. D. 19 78
Archibald W. Black (SEAL)
Notary Public for South Carolina
My Commission Expires 3/24/87

CAROL U. HARRISON

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