

14. That in the event this mortgage should be foreclosed, the Mortgagee expressly waives the provisions of Section 1588, Chapter 15-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other applicable laws.

THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS:

1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage, the Mortgagor shall be obligated to make a payment or payments as required by the aforesaid promissory note, any such prepayment shall be applied to the principal payment or payments insofar as possible, in order that the principal debt will not be held contra proferentem.

2. That the Mortgagor shall hold and enjoy the above described premises until the maturity of the principal of the note secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall fail to pay the principal of the note and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be held to be 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 to enforce the terms of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage, the title to the premises described herein, and should the debt secured hereby or any part thereof be placed in the hands of an attorney at law, the Mortgagor shall pay, or cause to be paid, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall, throughout the term of this mortgage, and payable immediately on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be enforced as provided herein.

It is further agreed that the covenants herein contained shall bind all the heirs, administrators, executors, successors, grantees, and assigns of the parties hereto. Wherever in this instrument 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 1st day of June, 1979

Signed, sealed and delivered in the presence of:

James C. Blakely, Jr.  
Jan M. Wylie

James O. Farnsworth (SEAL)  
Richard O. Farnsworth (SEAL)  
(SEAL)  
(SEAL)

State of South Carolina  
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Jan M. Wylie, Notary Public, who depose and testify that he saw the within named James O. Farnsworth and Richard O. Farnsworth

signed, sealed and as their act and deed deliver the within written instrument to me, James C. Blakely, Jr.

SWORN to before me this 1st day of June, 1979  
James C. Blakely, Jr. (SEAL)  
Notary Public for South Carolina  
My Commission Expires 11/9/81

Jan M. Wylie

State of South Carolina  
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, James C. Blakely, Jr.

hereby certify into all whome it may concern that Mrs. James O. Farnsworth the wife of the within named James O. Farnsworth did this day appear before me and acknowledge to me that she did so voluntarily and without any duress, fraud, or coercion, and that she has relinquished all her dower rights in the premises described herein and she is the Plaintiff in the estate of James O. Farnsworth.

GIVEN under my hand and seal this 1st day of June, 1979  
James C. Blakely, Jr. (SEAL)  
Notary Public for South Carolina  
My Commission Expires 11/9/81

Elizabeth E. Farnsworth

RECORDED JUN 4 1979  
at 3:50 P.M.

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