11. That in the event this mortgage shall be foreclosed and the Mortgagee expends any funds for costs as set forth in Section 45-55 through 45-56.1 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 neglect any portion of the indebtedness secured by this mortgage or should he neglect to do any act or pay any taxes required by the aforesaid promissory note, and such neglect continue for thirty (30) days after the missed payment or payments (whether or not there be any demand that the principal debt will not be left due at the option of the Mortgagee).

2. That the Mortgagor shall hold and enjoy 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 keep and perform all the terms and conditions of this mortgage and of the note secured hereby, that then this mortgage and all the estate hereby granted shall cease, terminate and be void, and shall revert to the Mortgagor, his heirs and assigns.

It is especially agreed that if there is a default in any of the terms and 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, including 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, 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 11th day of December, 1980.

Signed, sealed and delivered in the presence of:

Linda B. Osborne

Linda B. Osborne (SEAL)
ROBERT E. JOHNSON

(SEAL)

(SEAL)
SUSAN J. JOHNSON

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Linda B. Osborne and made oath that

She saw the within named Robert E. Johnson and Susan J. Johnson

sign, seal and as their act and deed deliver the within written mortgage deed and that She with

James G. Johnson, III

witness the execution thereof.

SWORN to before me this the 11th

day of December A. D. 1980

Notary Public for South Carolina (SEAL)

My Commission Expires: 7/30/90

Linda B. Osborne

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, James G. Johnson, III a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Susan J. Johnson

the wife of the within named Robert E. Johnson

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 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 the 11th

day of December A. D. 1980

Notary Public for South Carolina (SEAL)

My Commission Expires: 7/30/90

RECORDED DEC 12 1980 at 9:33 A.M.

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