11. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisement laws.

The Mortgagee 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 to make a 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 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 fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly 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, 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 benote secured hereby, then, at the option of the Mortgagee 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 foreclosure of this mortgage, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at 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, and a reasonable attorney's fee, shall 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 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, 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 Morte	gagor, this 19th	day of Fel	ruary	, 19 <u>65</u>
Signed, sealed and delivered in the presence of	: :	66.	Davis	(SEAL)
State of South Carolina)	OBATE		
PERSONALLY appeared before me	Alinda W. Ma	ahaffey	and	made oath that
She saw the within named	C. C. Davis			
February A. Notary Public for South Carolina State of South Carolina)	Cleada &		(y
COUNTY OF GREENVILLE I, Thomas M. Cree	ch	, a N	otary Public for So	uth Carolina, do
hereby certify unto all whom it may concer	rn that Mrs	Frances S. Day	ris	****
the wife of the within named did this day appear before me, and, upon voluntarily and without any compulsion, dr relinquish unto the within named Mortgager		secione all her interes	: and estate, and also	at she does freely elease and foreve all her right an
relinquish unto the within named Mortgaged claim of Dower of, in or to all and singular		. •		