14. That in the event this mortgage should be foreclosed, the Mortgagor expressly walves 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 the missed 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

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 Mortgager 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, 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 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. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Signed, sealed and delivered in the presence of: Company Clark Clark Commission Expires Land Commission Expires Land L	WITNESS the hand and seal of the Mortgag	or, this 15th	day of Ma		10 72
(SEAL (S					
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me Dale K. Clark and made oath that he saw the within named Michael W. Smith Sign, seal and as his act and deed deliver the within written mortgage deed, and that he with Clifford F. Gaddy, Jr. witnessed the execution thereof. SWORN to before me this the 15th Aday of May A. D. 1972 Worth Public for South Carolina (SEAL) My Commission Expires 4/7/79 State of South Carolina RENUNCIATION OF DOWER 1. Clifford F. Gaddy, Jr. a Notary Public for South Carolina Annual Whom it may concern that Mrs. Annual Lee W. Smith the wife of the within named Michael W. Smith Annual Lee W. Smith the wife of the within named Michael W. Smith Carolina downthout any compulsion, dread or fear of any person or persons, whemseever, renounce, release and forever relinquish unto the within named Mortgage, the surface of the declared is surface the Trendses within mentioned and released. CIVEN unto my hand and seal, this 15th Lay of W. May Public for South Carolina (SEAL) Notary Public for South Carolina (SEAL)	Cliffe F Folds		J.1		(SEAL
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me Dale K. Clark and made outh that he saw the within named Michael W. Smith Sign, seal and as his act and deed deliver the within written mortgage deed, and that he with Clifford F. Gaddy, Jr. witnessed the execution thereof. SWORN to before me this the 15th April 15th Apri					•
sign, seal and as his act and deed deliver the within written mortgage deed, and that he with Clifford F. Gaddy, Jr., witnessed the execution thereof. SWORN to before me this the 15th Way A. D., 1072 Clifford F. Gaddy General Seal Commission Expires 4/7/79 State of South Carolina RENUNCIATION OF DOWER COUNTY OF GREENVILLE 1, Clifford F. Gaddy, Jr., a Notary Public for South Carolina do thereby certify unto all whom it may concern that Mrs. Annelle W. Smith lid this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily undo without any compulsion, dread or fear of any persons opersons have release and forever relinquish unto the within named Mortgage, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or to all mid singular the Premises within mentioned and released. SIVEN unto my hand and seal, this 15th ay of May 1972. A. D., 19.72. According Expires 4/7/79 Notary Public for South Carolina (SEAL)		} •	ROBATE		
sign, seal and as his act and deed deliver the within written mortgage deed, and that he with Clifford F. Gaddy, Jr., witnessed the execution thereof. SWORN to before me this the 15th Way A. D., 1972 Wotary Public for South Carolina My Commission Expires 4/7/79 State of South Carolina COUNTY OF GREENVILLE 1. Clifford F. Gaddy, Jr., a Notary Public for South Carolina do hereby certify unto all whom it may concern that Mrs. Annelle W. Smith the wife of the within named Michael W. Smith the wife of the within named may concern that Mrs. Annelle W. Smith the wife of the within named may concern that Mrs. Annelle W. Smith country of any pera 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 persons all her interest and estate, and also all her right and claim of Dower of, in or to all mid singular the Premises within mentioned and released. EVEN unto my hand and seal, this 15th lay of May A. D., 19.72 Notary Public for South Carolina (SEAL) Notary Public for South Carolina (SEAL)	PERSONALLY appeared before me		Dale K. Clark	aı	nd made oath that
sign, seal and as his act and deed deliver the within written mortgage deed, and that he with Clifford F. Gaddy, Jr. witnessed the execution thereof. SWORN to before me this the 15th day of May A. D., 1972 Notary Public for South Carolina (SEAL) My Commission Expires 4/7/79 State of South Carolina COUNTY OF GREENVILLE 1, Clifford F. Gaddy, Jr. a Notary Public for South Carolina, do thereby certify unto all whom it may concern that Mrs. Annelle W. Smith the wife of the within named Michael W. Smith the wife of the within named Michael W. Smith the wife of the within named Michael W. Smith could this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any competence for or of any person or persons whomsoever, renounce, release and forever relinquish unto the within named Mortgage, its successor and assigns, all her interest and estate, and also all her right and claim of Dower of, in or to all could be successed to the support of the within mentioned and released. SEXAL) Notary Public for South Carolina (SEAL) Notary Public for South Carolina (SEAL)					-
RENUNCIATION OF DOWER 1, Clifford F. Gaddy, Jr. , a Notary Public for South Carolina, do thereby certify unto all whom it may concern that Mrs. Annelle W. Smith the wife of the within named	SWORN to before me this the 15th day of May , A. D. Notary Public for South Carolina	Jr. w	itnessed the execution the	reof.	<u> </u>
the wife of the within named		REN	UNCIATION OF D)WER	
the wife of the within named Michael W. Smith 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 SEAL) Notary Public for South Carolina (SEAL) Notary Public for South Carolina	ı, Clifford F. Gado	ly, Jr.		, a Notary Public for So	outh Carolina, do
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