

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-68 through 45-81 of the Code of Laws of South Carolina, as amended, or any other appraisal laws.

THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagor repay a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment of principal or interest on the mortgage or on any other 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 in full force and effect.

3. 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, in the event of the foreclosure of this mortgage, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and 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 premises described herein, or should the debt secured hereby in 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 hereby, and may be recovered and collected hereunder.

4. It is further agreed that the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, assigns 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.

WITNESSED the hand and seal of the Mortgagor, this 1st day of November, 1972

James L. Taylor
Notary Public for South Carolina

Charles J. Anderson (SEAL)
Charles J. Anderson
Carol A. Anderson (SEAL)
Carol A. Anderson
(SEAL)
(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

APPROVED and signed before me
Carolyn A. Abbott
and made oath that
Charles J. Anderson and Carol A. Anderson

and do hereby deliver the within written mortgage deed, and that s/he with
witnessed the execution thereof.

Notary Public for South Carolina
July 15, 1980

Carolyn A. Abbott
(SEAL)
Carolyn A. Abbott

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

James L. Taylor
Notary Public for South Carolina
July 15, 1980
Carol A. Anderson
Charles J. Anderson
and upon being privately and separately examined by me did declare that she does freely, voluntarily, and without any compulsion, duress or fear of any person or persons whomsoever renounce, release and forever relinquish unto the said Charles J. Anderson, her husband 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

Notary Public for South Carolina
July 15, 1980

Carol A. Anderson
(SEAL)
Carol A. Anderson