14. 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 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 virtue. 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 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.

State of South Carolina OUNTY OF GREENVILE PERSONALLY appeared before me Mary S. Martin She saw the within named James R. Miller and Frances M. Miller sign, seal and as their act and deed deliver the within written mortgage deed, and that She with Bill B. Bozeman witnessed the execution thereof. SWORN to before me this the 28th day of December A. D. 19 72 Notary Public for South Carolina Wy Commission Expires Aug. 14, 1979 State of South Carolina OUNTY OF GREENVILLE 1. Bill B. Bozeman PROBATE PROBATE SWORN to within marked out the within written mortgage deed, and that She with witnessed the execution thereof. SWORN to before me this the 28th Aug. 14, 1979 State of South Carolina OUNTY OF GREENVILLE 1. Bill B. Bozeman A Notary Public for South Carolina, debretby certify unto all whom it may concern that Mrs. Frances M. Miller	The state of the s	r, this	28th	day of	Decemb	<u>er </u>	. 197
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James R. Miller and Frances M. Miller sign, seal and as their act and deed deliver the within written mortgage deed, and that 5 he with Bill B. Bozeman witnessed the execution thereof. SWORN to before me this the 28th December A. D. 19.72 Notary Public for South Carolina My Commission Expires Aug. 14, 1979 State of South Carolina DOUNTY OF GREENVILLE 1. Bill B. Bozeman Prances M. Miller A Notary Public for South Carolina, describe certify unto all whom it may concern that Mrs. Frances M. Miller Bill B. Bozeman And upon being privately and separately examined by me, did declare that the does freely, voluntarily this day appear before me, and, upon being privately and separately examined by me, did declare that the does freely, voluntarily made without any compulson dread or fear of any person or persons whomsoner release and forever relinquish unto the distribution and surpliar the Frenues within mentioned and released. SVEN unto my hand and seal, this 28th A D 19 72		}	PROBA		,		(SEA)
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