

14. That in the event this mortgage shall be foreclosed, the Mortgagee shall be bound by the provisions of Section 4555 of the 1962 Code of Laws of South Carolina as amended, in the event of foreclosure.

THE MORTGAGE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage or should he or she fail to make a payment or payments as required by the terms of this mortgage, any or all payments made by the Mortgagor shall be applied to the principal debt in full until the debt is paid.

2. That the Mortgagor shall hold and pay the above described premises, and the interest thereon, at the rate secured hereby, and it is the intent of this instrument that if the Mortgagor should default in the payment of the interest, taxes, and covenants of this mortgage, and of the state secured hereby, that then this mortgage shall remain in full force and value.

It is mutually agreed that if there is a default in any of the terms or conditions of this mortgage or of the state 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, then the costs and expenses described herein, or should the debt secured hereby or any part thereof be placed in the hands of a court or 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.

It is further agreed that the covenants herein contained shall bind, and the benefits and advantages shall accrue to, the respective heirs, executors, administrators, successors, grantors, and assigns of the parties herein. 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 23rd day of July, 1975

Signed, sealed and delivered in the presence of

*Joseph H. Earle, Jr.*  
*Joseph H. Earle, Jr.*

*Robert M. Cobb* (SEAL)  
Robert M. Cobb

(SEAL)

(SEAL)

(SEAL)

State of South Carolina  
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Mary S. Martin and made oath that

is the said within named Robert M. Cobb

with seal and as his act and deed deliver the within written mortgage deed and that she with

Joseph H. Earle, Jr. witnessed the execution thereof

SWORN to before me this the 23rd day of July, A.D. 1975  
*Joseph H. Earle, Jr.*  
Notary Public for South Carolina  
My Commission Expires Aug. 14, 1979

*Joseph H. Earle, Jr.* (SEAL)

State of South Carolina  
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Joseph H. Earle, Jr., a Notary Public for South Carolina, do

herby certify unto all whom it may concern that Mrs. Patricia A. Cobb

the wife of the within named Robert M. Cobb 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, threat or fear of any person or persons, hereby 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 into my hand and seal, this 23rd day of July, A.D. 1975  
*Joseph H. Earle, Jr.*  
Notary Public for South Carolina  
My Commission Expires Aug. 14, 1979

*Patricia A. Cobb*  
Patricia A. Cobb

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