

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 15-88 through 15-96 of the 1962 Code of Laws of South Carolina as amended, or any other appropriate laws.

THE MORTGAGE 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 original promissory note, any such prepayment may be applied toward the usual payment or payments insofar as possible, in order that the principal debt will not be held contra to the debt.

2. That the Mortgagor shall hold and enjoy the above described premises until there is a default in 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 entirely null and void, and 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 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 Mortgagor 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 a sheriff, 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 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.

WITNESS the hand and seal of the Mortgagor, this 5th day of April, 1978

Signed, sealed and delivered in the presence of:

W. Allen Reese
W. Allen Reese

Michael W. Whitlock
Michael W. Whitlock (SEAL)

(SEAL)

Shelby S. Whitlock (SEAL)

Shelby S. Whitlock
Shelby S. Whitlock (SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Hilda M. Reese and made oath that

she saw the within named Michael W. Whitlock & Shelby S. Whitlock

sign, seal and as their act and deed deliver the within written mortgage deed, and that she with

W. Allen Reese witnessed the execution thereof.

SWORN to before me this the 5th

day of April, A.D. 1978
W. Allen Reese
Notary Public for South Carolina
My Commission Expires 11/23/80

Hilda M. Reese
Hilda M. Reese

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, W. Allen Reese, a Notary Public for South Carolina, do

herby certify unto all whom it may concern that Mrs. Shelby S. Whitlock

the wife of the within named Michael W. Whitlock 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 whatsoever, 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 5th

day of April, A.D. 1978
W. Allen Reese
Notary Public for South Carolina
My Commission Expires 11/23/80

Shelby S. Whitlock
Shelby S. Whitlock

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