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 MORTCAGEE 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.

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 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.

State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me Mary E. Wagner Mary E. Wagner and made oath that S be saw the within named William A. and Betty Y. Pitts sign, seal and as their act and deed deliver the within written mortgage deed, and that S be with Fred N. McDonald witnessed the execution thereof. SWORN to before me this the 22nd day of March Notary Public for South Carolina (SEAL) State of South Carolina COUNTY OF GREENVILLE 1, Fred N. McDonald RENUNCIATION OF DOWER Out of the within named William A. Pitts, Jr. 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 whomesever, renounce, release and forever reliampith into the writhout any compulsion dread or fear of any person or persons whomesever, renounce, release and forever reliampith unto the writhin anneal durrance of the renounce of the or to all and stongular the Premises within mentioned and release. GIVEN unlo my hand and scal, this 22nd (GIVEN unlo my hand and scal, this 22nd	WITNESS the hand and seal of the Mortgagor, this 22nd day of March , 19 74
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me Mary E. Wagner and made outh that S be saw the within named William A. and Betty Y. Pitts sign, seal and as their act and deed deliver the within written mortgage deed, and that S be with Fred N. McDonald witnessed the execution thereof. SWORN to before me this the 22nd day of March A. D., 19-74 Notary Public for South Carolina (SEAL) Notary Public for South Carolina (SEAL) State of South Carolina (SEAL) State of South Carolina (SEAL) The McDonald A. Pitts A. Pitts I. Fred N. McDonald A. Pitts Jr. 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 whomsever renounce, release and forever reliquish and to the within named does assens, all he 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.	Mary E. Wagner William & flet 1 (SEAL) Fred II III (SEAL)
PERSONALLY appeared before me Mary E. Wagner and made oath that S be saw the within named William A. and Betty Y. Pitts sign, seal and as their act and deed deliver the within written mortgage deed, and that S be with Fred N. McDonald witnessed the execution thereof. SWORN to before me this the 22nd say of March South Carolina (SEAL) Notary Public for South Carolina (SEAL) Notary Public for South Carolina (SEAL) State of South Carolina RENUNCIATION OF DOWER COUNTY OF GREENVILLE 1. Fred N. McDonald , a Notary Public for South Carolina 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 did voltagage its successors and assigns, all ber 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.	
PROBATE PERSONALLY appeared before me Mary E. Wagner and made oath that S he saw the within named William A. and Betty Y. Pitts sign, seal and as their act and deed deliver the within written mortgage deed, and that S he with Fred N. McDonald witnessed the execution thereof. SWORN to before me this the 22nd day of March D., 19-74 Notary Public for South Carolina My Commission Expires 11/4/80 State of South Carolina GOUNTY OF GREENVILLE 1, Fred N. McDonald, a Notary Public for South Carolina, do bereby certify unto all whom it may concern that Mrs. Betty Y. Pitts the wife of the within named William A. Pitts, Jr. 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 relinguish unto the within named Mortgager is 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 releaseed.	(SEAL)
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A. D., 19 74 Notary Public for South Carolina My Commission Expires 11/4/80 State of South Carolina COUNTY OF GREENVILLE 1, Fred N. McDonald 1, A. D., 19 74 RENUNCIATION OF DOWER RENUNCIATION OF DOWER On the within named within named within named within named 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.	McDonald witnessed the execution thereof.
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the wife of the within named. William A. Pitts, Jr. 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.	RENUNCIATION OF DOWER
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day of March A. D., 19 /4 (SEAL) Notary Public for South Carolina My Commission Expires 11/4/80 RECORDED MAR 22'74 23563 Page 3	