

14. That in the event this mortgage should be foreclosed, the Mortgagee expressly waives the benefits of Section 4558 through 4595 of the 1962 Code of Laws of South Carolina, as amended, or any other provisions of law.

THE MORTGAGE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagee prepay a portion of the indebtedness secured by this mortgage, or should the Mortgagee fail to make a payment or payments as required by the above described promissory note, and should the Mortgagee fail to pay the missed payment or payments, insofar as possible, in order that the principal debt will not be held to be contractually defaulted.

2. That the Mortgagee shall hold and enjoy the above described premises until there is a default in the mortgage or the note secured hereby, and it is the true meaning of this instrument that if the Mortgagee shall at any time fail to pay the principal and interest and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be due, and shall be held to remain in full force and virtue.

It is mutually agreed that if there is a default in any of the terms, covenants or conditions of this mortgage or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagee 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 a collector 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. 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 Mortgagee, this 15 day of July, 1975

Signed, sealed and delivered in the presence of:

John A. Pelt
Deborah N. Garrison

Jasper Wylie Babb (SEAL)

Zuila R. Babb (SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me the undersigned and made oath that

She saw the within named Jasper Wylie Babb and Zuila R. Babb

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

other subscribing witness witnessed the execution thereof

SWORN to before me this the 15 day of July, A.D. 1975
John A. Pelt (SEAL)
Notary Public for South Carolina
My Commission Expires 8/12/78

Deborah N. Garrison

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, the undersigned

, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Zuila R. Babb

the wife of the within named Jasper Wylie Babb 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 15 day of July, A.D. 1975
John A. Pelt (SEAL)
Notary Public for South Carolina
My Commission Expires 8/12/78

Zuila R. Babb

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