

14. That in the event this mortgage should be foreclosed, the Mortgagee expressly waives the benefits of Sections 4555 through 45901 of the 1962 Code of Laws of South Carolina as amended or in any other applicable law.

THE MORTGAGE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagee prepay a portion of the indebtedness secured by this mortgage, the Mortgagor is obligated to make a payment or payments as required by the terms and provisions contained in this mortgage, until the full payment of the indebtedness, in order that the principal debt will not be held in default.

2. That the Mortgagee shall hold and cover the above described premises, all the improvements thereon, and the mortgage on the note secured hereby, and it is the true intent of this instrument that if the Mortgagee should hereafter sell the premises, or the proceeds and avails of this mortgage, and of the note secured hereby, that then this mortgage shall remain in full force and vigor.

It is mutually agreed that if there is a default in any of the terms and conditions of this mortgage on the part 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, or in any other way, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately 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. Whichever word 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 11th day of July, 1975

Signed, sealed and delivered in the presence of

*Jack H. Mitchell, III*  
*Linda D. Forrester*

*William J. Byrum, Jr.* (SEAL)  
*Judy B. Byrum* (SEAL)  
(SEAL)  
(SEAL)

State of South Carolina  
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Jack H. Mitchell, III and made oath that he saw the within named William J. Byrum, Jr. and Judy B. Byrum

sign, seal and as their act and deed deliver the within written mortgage deed, and that he with Linda D. Forrester witnessed the execution thereof.

SWORN to before me this the 11th day of July, A. D. 1975  
*Linda D. Forrester* (SEAL)  
Notary Public for South Carolina  
My Commission Expires 8/4/79

*Jack H. Mitchell, III*

State of South Carolina  
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Linda D. Forrester, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Judy B. Byrum

the wife of the within named William J. Byrum, 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, whensoever, 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 11th day of July, A. D. 1975  
*Linda D. Forrester* (SEAL)  
Notary Public for South Carolina  
My Commission Expires 8/4/79

*Judy B. Byrum*

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