

14. That in the event this mortgage should be foreclosed, the Mortgagee expressly waives the benefit of Sections 1588 through 1596 of the 1962 Code of Laws of South Carolina as amended, or in their appropriate places.

THE MORTGAGE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagee prepay a portion of the indebtedness secured by this mortgage and should the Mortgagee fail to make a payment or payments as required by the above described 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 in arrears.

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 fully perform all the terms, conditions, and covenants of this mortgage and of the note secured hereby, that then this mortgage shall be void, 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 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 receiver at law for collection by court 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. 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 17th day of July, 1975

Signed, sealed and delivered in the presence of:

P. L. BRUCE COMPANY, A LIMITED (SEAL)
PARTNERSHIP (SEAL)
By: [Signature] (SEAL)
General Partner (SEAL)

State of South Carolina }
COUNTY OF GREENVILLE } PROBATE

PERSONALLY appeared before me Virginia J. Nalley and made oath that
I saw the within named Thomas S. Bruce, as General Partner of P. L. Bruce Company,
a Limited Partnership,

sign, seal and as his act and deed deliver the within written mortgage deed, and that I be with
John M. O'Rourke witnessed the execution thereof.

SWORN to before me this the 17th
day of July, A. D. 19 75
Notary Public for South Carolina (SEAL)
My Commission Expires 5-13-80

[Signature]
N/A

State of South Carolina }
COUNTY OF GREENVILLE } RENUNCIATION OF DOWER

I, [Signature], a Notary Public for South Carolina, do
hereby certify unto all whom it may concern that Mrs

the wife of the within named
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 related.

GIVEN unto my hand and seal, this
day of [Signature], A. D. 19 [Signature]
Notary Public for South Carolina (SEAL)
My Commission Expires [Signature]

9997

4329 RV-2