

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 4588 through 45961 of the 1962 Code of Laws of South Carolina, as amended, or any other applicable 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 foreclosed promissory note, any such prepayment may be applied to and the missed payment or payments as far as possible, in order that the principal debt will not be held contrary to its obligation.

2. That the Mortgagor 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 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, 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.

WITNESS the hand and seal of the Mortgagee, this 18th day of July, 1975

Signed, sealed and delivered in the presence of:

Aileen D. Putman

Aileen D. Putman

Jack H. Mitchell, III

Jack H. Mitchell, III

Larry N. Spivey (SEAL)

LARRY N. SPIVEY (SEAL)

Glenda Sharon Spivey (SEAL)

GLEND A SHARON SPIVEY (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 Larry N. and Glenda Sharon Spivey

signed, sealed and at their act and deed deliver the within written mortgage deed, and that he with

Aileen D. Putman witnessed the execution thereof

WITNESS to before me this the 18th day of July, A.D. 1975
Aileen D. Putman (SEAL)
Notary Public for South Carolina
Aileen D. Putman 11-21-84
My Commission Expires

Jack H. Mitchell, III
Jack H. Mitchell, III

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Aileen D. Putman, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Glenda Sharon Spivey

the wife of the within named Larry N. Spivey 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, fraud or force of any person or persons, with full knowledge and understanding, and forever relinquish unto the within named Mortgagee, its successors and assigns, all her interest and claim, and also all her right and claim of Dower of in or to all and singular the Premises within mentioned and released.

GIVEN under my hand and seal this 18th day of July, A.D. 1975
Aileen D. Putman (SEAL)
Notary Public for South Carolina
Aileen D. Putman 11-21-84
My Commission Expires

Glenda Sharon Spivey
Glenda Sharon Spivey

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