

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-961 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisement laws.

**THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS:**

1. That should the Mortgagor pay a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment or payments as required by the above described promissory note, and such nonpayment may be applied toward the missed payment or payments, regular as possible, in order that the principal debt will not be held in 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 fail to pay 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagor become a party to any suit involving that Mortgagor 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 Mortgagor and a reasonable attorney's fee shall thereafter become due and payable immediately or on demand, at the option of the Mortgagor, 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 Mortgagor, this 18th day of July, 1975.

Signed, sealed and delivered in the presence of:

*George N. Funderburk  
Elizabeth G. Johnson*

*Robert F. Young* (SEAL)

*Agnes D. Young* (SEAL)

(SEAL)

(SEAL)

**State of South Carolina**  
**COUNTY OF GREENVILLE**

**PROBATE**

PERSONALLY appeared before me

**George N. Funderburk**

and made oath that

I, the witness named, Robert F. Young and Agnes D. Young

seen, seal and as their act and deed deliver the within written mortgage deed, and that be with

**Elizabeth G. Johnson**

witnessed the execution thereof

SWORN to before me this the 18th

July, A.D. 1975  
*Elizabeth G. Johnson*  
Notary Public for South Carolina  
My Commission Expires 5-19-79

*George N. Funderburk*

(SEAL)

**State of South Carolina**  
**COUNTY OF GREENVILLE**

**RENUNCIATION OF DOWER**

I, **Elizabeth G. Johnson**

, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. **Agnes D. Young**

**Robert F. Young**

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, cloud or fear of any person or persons, whenever, renounce, release and forever relinquish unto the within named Mortgagor, 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 18th

July, A.D. 1975  
*Elizabeth G. Johnson*  
Notary Public for South Carolina  
My Commission Expires 5-19-79

*Agnes D. Young*