

14. That in the event this mortgage shall be foreclosed, the Mortgagee expressly waives the benefits of Sections 1558 through 1564 of the 1962 Code of Laws of South Carolina, as amended, or 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 and should a party fail to make a payment or payments as required by the above and promissory note, any such prepayment may be applied to any of the unpaid payment or payments insofar as possible in order that the principal debt will not be held in arrears or in default.

2. That the Mortgagee shall hold and convey the above described premises until there is a default under this mortgage or the note secured hereby, and it is the intent 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 made null and void otherwise to remain in full force and vigor.

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 15th day of August, 1975

Signed, sealed and delivered in the presence of:

Handwritten signatures of witnesses and the signature of George O'Shields Builders, Inc. By: George O'Shields (SEAL) President (SEAL) (SEAL) (SEAL)

State of South Carolina } PROBATE
COUNTY OF GREENVILLE }

PERSONALLY appeared before me Barbara M. Thompson and made oath that
S/he saw the within named George O'Shields Builders, Inc., by its President,
George O'Shields

with seal and as his act and deed delivers the within written mortgage deed, and that S/he with
Austin C. Laimier, Attorney witnessed the execution thereof.

SWORN to before me this the 15th day of August, A.D. 1975
Notary Public for South Carolina (SEAL)
My Commission Expires 10/20/79
Handwritten signature of Notary Public

State of South Carolina } NO RENUNCIATION OF DOWER (CORPORATION
COUNTY OF GREENVILLE } MORTGAGOR)

I, 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, duress or fear of any person or persons whomsoever, 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
day of A.D. 19
Notary Public for South Carolina (SEAL)
My Commission Expires

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