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14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-96.1 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 prepay a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment or payments as required by the aforesaid 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 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 fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly 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.

State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me  And the state of South Carolina  She saw the within named Mary L. Todd  Sign, seal and as her act and deed deliver the within written mortstage deed, and that she with B. P. Rilay, Jr. Hubert E. Yarborough, III witnessed the execution thereof.  SWARN to before me this the 23rd witnessed the execution thereof.  State of South Carolina  COUNTY OF GREENVILLE  NO RENUNCIATION OF DOWER NECESSARY  WOMAN MORTGAGOR  1. 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 squared pressures release and forceye reliming the unit of the within angle complete, it states some all saints, all her interest and estate, and also all her right and claim of Dower of, in or to all and singular the Premiers within mercitoned and released.  GIVEN note my hand and scal, this day of A. D., 19  Notary Dubles for South Carolina  (SEAL)  My Commission Expires	WITNESS the hand and seal of the Mortgagor,	this 23rd	day of February	, 1977
PROBATE  PERSONALLY appeared before me  Cynthia P. Glenn  and made oath that  She saw the within named Mary L. Todd  Sign, seal and as her act and deed deliver the within written mortgage deed, and that She with E. P. Rilay, Jr. Hubert Er. Yarborough, III witnessed the execution thereof.  SWORN to before me this the 23rd  John Carolina (SEAL)  NO RENUNCIATION OF DOWER NECESSARY  WOMAN MORTGAGOR  1, a Notary Public for South Carolina, do  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 compubilion dread or lear of any person or persons whomsever, renounce, release and forever relinquish unto the within named Mortsager. It 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)	Signed, scaled and delivered in the presence of:		Mary L. Todd	(SEAL)
She saw the within named Mary L. Todd  sign, seal and as her act and deed deliver the within written mortgage deed, and that she with E. P. Riley, Jr.  Hubert Br. Yarborough, III— witnessed the execution thereof.  SWORN to before me this the 23rd  State of South Carolina  GOUNTY OF GREENVILLE  NO RENUNCIATION OF DOWER NECESSARY  WOMAN MORTGAGOR  1, 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 whomoever, renounce, release and forever relinquish unto the within named Mortgagee. Its successors and assign, all her interest and extate, 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 (SEAL)		}	PROBATE	
SWORN to before me this the 23rd witnessed the execution thereof.  SWORN to before me this the 23rd witnessed the execution thereof.  SWORN to before me this the 23rd witnessed the execution thereof.  SWORN to before me this the 23rd witnessed the execution thereof.  SWORN to before me this the 23rd witnessed the execution thereof.  STALL WILLIAM W	PERSONALLY appeared before me	Cynthia	P. Glenn	and made oath that
SWORN to before me this the 23rd  A. D. 1977  Witnessed the execution thereof.  State of South Carolina  COUNTY OF GREENVILLE  NO RENUNCIATION OF DOWER NECESSARY  WOMAN MORTGAGOR  1, , 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 decad or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within named Mortgages 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 Fremises within mentioned and released.  GIVEN unto my hand and seal, this  day of , A. D., 19  Notary Public for South Carolina  (SEAL)	She saw the within named Mary L. To	dd		
COUNTY OF GREENVILLE  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 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  (SEAL)  Notary Public for South Carolina	Hubert R. Yarborough, III-  SWORN to before me this the 23rd  day of February  A. D.  Notary Public for South Carolina  My Commission Expires	1977 (SEAL)	witnessed the execution thereof.	
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 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  (SEAL)		NO R		ESSARY
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 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	<b>1,</b>		, a Notary Publ	ic for South Carolina, do
and without any compulsion, dread or lear of any person or persons whomsoever, reliable and interest and 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  (SEAL)  Notary Public for South Carolina	hereby certify unto all whom it may concern that M	írs.		
day of , A. D., 19 (SEAL)  Notary Public for South Carolina	and without any compulsion, dread or lear of any within named Mortgagee, its successors and assigns.	person or perso all her interest		
day of , A. D., 19 (SEAL)  Notary Public for South Carolina	GIVEN unto my hand and seal, this			
	day of	D., 19		
	Notary Public for South Carolina	(SEAL)		

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