11. 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:

- 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 Mertgagee 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, 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.

williams the name and seal of the mortgagor,	this day of	19.01
Signed, sealed and delivered in the presence of:	•	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
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sign, seal and as act and deed delive	er the within written mortgage deed, and that She w	ith
John P. Mann	witnessed the execution thereof	98 H
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I, John P. N	Mann, a Notary Public for So	th Carolina, do
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teresy certaly unto an whom it may concern that M	rs. Alice W. Gilstrap	
he wife of the within named Levis	L. Gilstrap	
nd this day appear before me, and, upon being privoluntarily and without any compulsion, dread or fe	L. Gilstran vately and separately examined by me, did declare that ar of any person or persons whomsover renewed and	she does freely,
elinquish unto the within named Mortgagee, its succe laim of Dower of, in or to all and singular the Premi	variety and separately examined by me, did declare that ear of any person or persons whomsoever, renounce, rel essors and assigns, all her interest and estate, and also isses within mentioned and released.	all her right and
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Notary Public for South Carolina	Tab.)	in the second se
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