14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through -15-96.1 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 Morigagor 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 coverants 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 Mortgager 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 doe 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 Mortgagor,	this 2	3rd day of May	, 19 75
Signed, sealed and delivered if the presence of:		Haymond L Willen H Lu	Sin C(SEAL)
Elizabet De Johnson		Melan N Lu	(SEAL)
			(SEAL)
			(SEAL)
State of South Carolina COUNTY OF GREENVILLE	}	PROBATE	
PERSONALLY appeared before me W.	Daniel	Yarborough, Jr.	and made oath that
he saw the within named Raymond I	. Suit	and Helen H. Suit	
Elizabeth G. Johnson  SWORN to before me this the 23rd  classify May , A. D.  Notary Prolic for South Carolina  My Commission Expires 5-19-79	, 1975. (SEAL)	witnessed the execution thereof.  W. Oariel M.	
State of South Carolina COUNTY OF GREENVILLE	}	RENUNCIATION OF DOWER	
l, W. Daniel Yarborough, Jr	•	, a Notary Public fo	r South Carolina, do
hereby certify unto all whom it may concern that Me	rsHe	len H. Suit	
the wife of the within named Raymond Ladd this day appear before me, and, upon being prand without any compulsion, dread or fear of any twithin named Mortgagee, its successors and assigns, and singular the Premises within mentioned and rele	ivately ånd person or p all her inter	ersons whomsoever, renounce, release and forever	relinguish unto the
GIVEN unto my hand and seal, this 23rd  day of May.  Notary Public for South Carvon  My Commission Expires 8-24-83	., 19 75 (SEAL)	Milen A de	
My commission expires the first of the first		•	

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RECORDED MAY 23 75 At 1:05 P.F. # 27412