

14. That in the event this mortgage should be foreclosed, the Mortgagee expressly agrees that the terms of Sections 4555 through 45961 of the 1962 Code of Laws of South Carolina are amended, or any other governmental laws.

THE MORTGAGE COVENANTS AND AGREES AS FOLLOWS

1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage or fail to timely make a payment or payments as required by the terms hereof, any such prepayment or failure to make a payment or payments, insofar as possible, in order that the principal debt will not be held in strict foreclosure.

2. That the Mortgagor shall hold and crave the above described premises and the debt secured hereby, together with the note secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall die, the terms, conditions and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be enforceable and valid, the covenants hereon 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 now owing by the Mortgagor to the Mortgagee shall be 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 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 any trustee at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon be due and payable immediately 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. Whenever 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 15th day of August, 1975

Signed, sealed and delivered in the presence of:

[Handwritten signatures]

[Handwritten signature] (SEAL)

[Handwritten signature] (SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Pamela S. Mabry and made oath that

she saw the within named **Kenny Kwan and Suk-Yin Sin Kwan**

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

P. Bradley Morrah, Jr. witnessed the execution thereof.

SWORN to before me this the 15th

day of August, A.D. 1975

[Handwritten signature] (SEAL)
Notary Public for South Carolina

My Commission Expires 12/16/80

[Handwritten signature]

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, **P. Bradley Morrah, Jr.**, a Notary Public for South Carolina, do

herby certify unto all whom it may concern that Mrs. **Suk-Yin Sin Kwan**

the wife of the within named **Kenny Kwan** 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, whomever, 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 15th

day of August, A.D. 1975

[Handwritten signature] (SEAL)
Notary Public for South Carolina

My Commission Expires 12/16/80

[Handwritten signature]

RECORDED AUG 15 1975 at 3:02 Am

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