

14. That in the event this mortgage shall be foreclosed, the Mortgagee expressly waives the benefits of Sections 4558 through 45961 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 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 in the payment of the note secured hereby, and it is the true intent 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 entirely 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 pending this Mortgage on 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, demandable, 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. 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 25th day of August, 1975

Signed, sealed and delivered in the presence of:

*Janice G. King*  
*Clifford F. Gaddy*

*Charles A. Young* (SEAL)  
Charles A. Young

*Brenda B. Young* (SEAL)  
Brenda B. Young (SEAL)

**State of South Carolina**  
**COUNTY OF GREENVILLE**

**PROBATE**

PERSONALLY appeared before me

Janice G. King

and made oath that

she saw the within named **Charles A. Young and Brenda B. Young**

sign, seal and as **their** act and deed deliver the within written mortgage deed, and that **she** be with **Clifford F. Gaddy, Jr.** witnessed the execution thereof.

SWORN to before me this the 25th day of August, A. D. 1975  
*Clifford F. Gaddy* (SEAL)  
Notary Public for South Carolina  
My Commission Expires April 7, 1979

*Janice G. King*

**State of South Carolina**  
**COUNTY OF GREENVILLE**

**RENUNCIATION OF DOWER**

I, **Clifford F. Gaddy, Jr.**,

a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. **Brenda B. Young**

the wife of the within named **Charles A. Young** 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, fraud, or force of any person or persons, whims, caprice, coercion, release, and forever relinquish unto the within named Mortgagee, its executors and assigns, all her interest and estate, and also all her right and claim of Dower of, in so to all and singular the Premises within mentioned and released.

GIVEN unto my hand and seal this 25th day of August, A. D. 1975  
*Clifford F. Gaddy* (SEAL)  
Notary Public for South Carolina  
My Commission Expires April 7, 1979

*Brenda B. Young*  
Brenda B. Young

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