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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:

- 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 hereing respective heirs, executors, administrators, successible the plural, the plural the singular, and the	n contained sh sors, and assis use of any (hall bind, and the light of the parties he gender shall be applied	penefits and advantages ereto. Wherever used, the icable to all genders.	shall inure to, the e singular shall in-
WITNESS the hand and seal of the Mortgag	gor, this 231	d day of	March	, 19_66
signed, sealed and delivered in the presence of:		J.	Jones	(SEAL)
		ZŲ	C. Risk	(SEAL)
State of South Carolina		PROBATE		
PERSONALLY appeared before me	Aı	ustin C. Latimer		and made oath that
he saw the within named J.O. Jor	nes, A. O.	Jones, and L.	E. Rish	
sign, seal and as their act and deed	deliver the v	vithin written mortg	age deed, and thathe	with
Sidney L. Jay		witnessed the exec	cution thereof.	
SWORN to before me this the 23rd hay of Morch . A. D. Notary Public for South Carolina	, 19.66	Fuel		etimes
State of South Carolina	}	RENUNCIATIO	ON OF DOWER	
ī, Sidney L. Jay			, a Notary Public for	South Carolina, do
the wite of the within named . O. Jones, did this day appear before me, and, upon being voluntarily and without any compulsion, dread relinquish unto the within named Mortgagee, it claim of Dower of, in or to all and singular the	A. O. Jon or fear of a s successors a	es, and L. E. R and separately examing person or person and assigns, all her	ish, respectively ined by me, did declare is whomsoever, renounce interest and estate, and a	that she does freely,
day of March , A. D	(SEAL)	Byr, Sue Fran	dely & Jo J. Janes	rish
Recorded March 23.	1966 et	4:32 P. M.	#27369	