14. 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 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 he 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, 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 26 day of February 19 |
|---|--|
| Signed, sealed and delivered in the presence of: | |
| Bini J. Frachoto | THE PREMIER INVESTMENT COMPANY, INC |
| Deborar I Sprison | BY: Sand Back Sent |
| | Jan V. Doger Jor (SEA) |
| | (SEAI |
| | (SEAI |
| State of South Carolina COUNTY OF GREENVILLE | PROBATE |
| PERSONALLY appeared before methe u | ndersigned and made oath the |
| (S) | er Investment Company, Inc., by its duly |
| authorized officer(s) | |
| subscribing witness SWORN to before me this the 26 day of February A. D., 19 Notan Public for South Carolina My Commission Expires 8-4-79. State of South Carolina COUNTY OF GREENVILLE 1, | RENUNCIATION OF DOWER Not Required. |
| | , a Notary Public for South Carolina, do |
| | |
| Recorded March 1, 1971 at 3 | |
| moderated march 1, 17/1 At 3 | :40 P. M., #20082. Page 3 |