14. That in the event this morteage 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 erior 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 covernants 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 coverants of this mortgage or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgages to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal processings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any out 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 hards 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 covernants herein contained shall bind, and the herefits 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.

18th

WITNESS the hand and seal of the Mortgagor, this

Howard M. Jones

Marjorie T. Jones

(SEAL)

November

ROBAT

45.68

PERSONALLY appeared before me

COUNTY OF CHRENTIAN

Thomas F. Dewey

and made outh that

. 19 77 ....

he saw the within named

Howard M. Jones

sign, scal and as

Company of the contract of the

act and deed deliver the within written meetgage deed, and that

diew od

. a Notary Public for South Carolina, do

Catherine Bady

witnessed the execution thereof

day of Commission Expires Act 12 Section 12 Section 12 Section 12 Section 13 Section 19 77

Notary Publisher SCHENINGEN

Massachusetts

My Commission Expires Act 12 Section 19 Section 19

Jan 1. Demy

## State of South Carolina county of greenville

## RENUNCIATION OF DOWER

Howard M. Jones is the son of Marjorie T. Jones and is unmarried.

hereby certify unto all whom it may concern that Mrs

the wife of the within named 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 whomseever renounce, release and forever relinquish unto the within named Mortgager, 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 scal, this

day of

ı.

, A. D., 19

Notary Public for South Carolina

(SEAL)

My Commission Expires

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