14. That in the event this mortgage should be forcelosed, the Mortgacon expressly waives the benefits of Sections 45.88 through 45.96 Left the 1962 Code of Laws of South Carolina as amended, or any other approximent 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 aforestid promissory note, any such prepayment may be applied toward the missed payment or payments insefar as possible, in order that the principal debt will not be held contractually delarge nt.
- 2. That the Mortgagor shall hold and enjoy the above described premises until there is a default under this nortgage or the rote secured hereby, and it is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and coverants of this mortgage, and of the rote secured hereby, that then this mortgage shall be uttarly 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 Mortgager 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 berein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, grantees, and assigns of the parties bereto. Wherever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

3rd January . , 19 78 .. WITNESS the hand and scal of the Mortgagor, this Signed sealed and delivered in the presence of: W. SLIGH State of State Carolina PROBATE COUNTY OF GRANMYNAMM FRIE PERSONALLY appeared before me S ANFERO L CLARK J. W. Sligh he saw the within named act and deed deliver the within written mortgage deed, and that sign, seal and as SHIRLEY A SCHILL TOER witnessed the execution thereof. SWORN to before me this the , A. D., 19 78. (SEAL) Notary Public for firmficthmenn My Commission Expires NOT NECESSARY J. W. SLIGH--WIDOWER State of South Carolina RENUNCIATION OF DOWER COUNTY OF GREENVILLE Aileen D. Putman , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. MEYGIL SKIGIF James E. Sligh 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 whomsoever, 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.

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GIVEN unto my hand and seal, this 3rd

My Commission Expires

Notary Public for South Carolina

11-21-84