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14. That in the event this mortgage shall be foreclosed, the Mortgagor expressly waives the benefits of Sections 1555 through 15961 of the 1962 Code of Laws of South Carolina, as amended, or any other appropriate laws.

THE MORTGAGLE COVENANTS AND AGREES AS FOLLOWS.

1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage or 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 left contractually delinquent.

2. That the Mortgagor shall hold and enjoy the above described premises until there is a default on her 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 simply 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 a sheriff 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. 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 25 day of APRIL, 1978.

Signed, sealed and delivered in the presence of:

*H. Wallace Smith*  
*Bennie Hare*

*Joan M. Smith* (SEAL)  
JOAN M. SMITH

(SEAL)  
(SEAL)  
(SEAL)

State of South Carolina }  
COUNTY OF GREENVILLE } PROBATE

PERSONALLY appeared before me DEBBIE HARE and made oath that  
She saw the within named JOAN M. SMITH

sign, seal and as HER act and deed deliver the within written mortgage deed, and that She with  
M. WALLACE SMITH witnessed the execution thereof.

SWORN to before me this the 25 day of APRIL, A. D. 1978  
*H. Wallace Smith* (SEAL)  
Notary Public for South Carolina  
My Commission Expires 6/25/86

*Bennie Hare*

State of South Carolina }  
COUNTY OF GREENVILLE } (NO) RENUNCIATION OF DOWER (WOMAN MORTGAGOR)

I, \_\_\_\_\_, a Notary Public for South Carolina, do 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 whatsoever, 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.

GIVEN unto my hand and seal, this \_\_\_\_\_ day of \_\_\_\_\_, A. D. 19\_\_\_\_  
\_\_\_\_\_  
Notary Public for South Carolina (SEAL)  
My Commission Expires \_\_\_\_\_

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