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 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 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 herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, evecutors, 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.

Signed, sealed and delivered in the presence of:	WITNESS the hand and seal of the Mortgagor, this 7th day of September , 19 78
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me Karen R. Gracely sign, seal and as his act and deed deliver the within written mortgage deed, and that S he with M. Leonard Ledford Sworn to before me this the Tth September YA. D., 19 78 South Carolina (SEAL) Karen R. Gracely Karen R. Gracely State of South Carolina COUNTY OF GREENVILLE 1, M. Leonard Ledford RENUNCIATION OF DOWER 1, M. Leonard Ledford RENUNCIATION OF DOWER Jack H. Lyrn Renunciation of the within named did this day appear before me, and upon being privately and without any compolion dread are foot of any person or persons whomewaver, renowner, release and forever relimptish unto the road and proved record and recease for the within renther and this mentioned and release for the reside and deeper relimptish unto the road so represent whomewaver, renowner, release and forever relimptish unto the road so represent whomewaver, renowner, release and forever relimptish unto the residence and release for relating the residence and forever relimptish unto the residence and release for relating the residence and forever relimptish unto the residence and release for relating the residence and forever relimptish unto the residence and release forever relimptish unto the residence and release forever relimptish unto the residence and release forever relimptish unto the relation and the relation and release forever relimptish unto the relation and the	Signed coaled and delivered in the processes of
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