It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. If the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, then this mortgage shall be null and void; otherwise to remain in full force and virtue. 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. The Mortgagor waives the benefit of any appraisement laws of the State of South Carolina. Should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein (except legal proceedings instituted for foreclosure or for the collection of the debt secured hereby) all costs and expenses reasonably incurred by the Mortgagee, and a reasonable attorney's fee, shall be 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, including continuation of abstract and a reasonable attorney's fee, shall be secured hereby, shall become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered or collected hereunder.

The covenants berein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, executors, and assigns of the patties hereto. Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any pavee of the indebtedness bereby secured or any transferee thereof whether by operation of law or otherwise.

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