

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 and shall become due and payable thirty (30) days after demand. Should any legal proceedings be instituted for the foreclosure of this mortgage, 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, 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.

In case the Mortgagor shall sell and convey the mortgaged premises, and the purchaser thereof assumes or takes title subject to the within mortgage, the Mortgagee may collect from the purchaser a "service charge" of \$10.00 to cover its cost in making the loan transfer to the purchaser.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties 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 payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS ~~my~~ (our) hand(s) and seal(s) this 15th day of December, 1952.

Signed, sealed, and delivered in presence of:

James F. Smith (Seal)
Viola F. Smith (Seal)
Mary E. Barre (Seal)
Patrick C. Fant (Seal)

STATE OF SOUTH CAROLINA, } ss.
COUNTY OF GREENVILLE

Personally appeared before me Mary E. Barre, and made oath that he saw the within-named James F. Smith and Viola F. Smith sign, seal, and as their act and deed deliver the within deed, and that deponent, with Patrick C. Fant witnessed the execution thereof.

Sworn to and subscribed before me this 15th day of December, 1952.

Patrick C. Fant
Notary Public for South Carolina.

STATE OF SOUTH CAROLINA, } ss.
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Patrick C. Fant, a Notary Public in and for South Carolina do hereby certify unto all whom it may concern that Mrs. Viola F. Smith, the wife of the within-named James F. Smith

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 General Mortgage Co., its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

Viola F. Smith (Seal)

Given under my hand and seal, this 15th day of December, 1952.

Patrick C. Fant
Notary Public for South Carolina.

Recorded December 30th, 1952, at 12:01 P.M. #28658