11. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of 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 mortage, or of the note secured hereby, then, at the option of the Mortagage, all sums then owing by the Mortagagor to the Mortagage shall become immediately due and payable and this mortagage may be foreclosed. Should any legal proceedings be ansituted for the foreclosure of this mortagage, or should the Mortagage become a party to any suit involving this Mortagage are the the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attentey at law for collection by suit or otherwise, all costs and expenses incurred by the Mortagage, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortagage, 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 incure to, the respective heirs, executors, administrators, successors, 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.

WITNESS the hand and seal of the Mortgagor, this 7th day of October	, 19 65
Signed, sealed and delivered in the presence of: Patrick A France John K. Temple, for John K. Temple, for	(SEAL)
State of South Carolina probate	(SEAL)
PERSONALLY appeared before me. Carolyn A Abbott and m She saw the within named John K. Temple, Jr.	de oath that
sign, seal and as his act and deed deliver the within written mortgage deed, and that S he with. Patrick H. Grayson, Jr. witnessed the execution thereof. SWORN to before me this the 7th day of October A. D., 19 65 Notary Public for South Carolina (SEAL)	
State of South Carolina RENUNCIATION OF DOWER	
I, Mary S. Martin , a Notary Public for South	
the wife of the within named. John K. Temple, Jr. did this day appear before me, and, upon being privately and separately examined by me, did declare that she voluntarily and without any compulsion, dread or fear of any person or persons whomsoever, renounce, releast relinquish unto the within named Mortgagee, its successors and assigns, all her interest and estate, and also all claim of Dower of, in or to all and singular the Premises within mentioned and released.	e does freely, e and forever
GIVEN unto my hand and seal, this 7th day of October , A. D., 19 65 Clyde B. Temple Recorded October 7 1965 et 3:31 P. M. #10895	