It is further covenanted and made of the essence hereof that in case of default for five days in the performance of any of the covenants besting on the part of the Mortgagor, then it shall be optional with Mortgagor to consider all unmatured indebtedness or liability secured hereby, and accrued interest thereon, as immediately due and payable, without demand and without notice or declaration of said option, and Mortgagee shall have the right forthwith to institute proceedings to enforce the collection of all moneys secured hereby or to foreclose the lien hereof. It is further stipulated and agreed by and between the parties that the Mortgagee shall have the right to exercise any option or privilege herein given or reserved and to enforce any duty of the Mortgager at any time without further or other notice regardless of any prior waiver by Mortgagee or default of Mortgagor or delay by Mortgagee in exercising any right, option, or privilege or enforcing such duty of Mortgagor, and no waiver by Mortgagee of default of Mortgagor nor delay of Mortgagee in exercising any right, privilege or option or in enforcing any duty of Mortgagor shall be deemed, held, or construed to be a waiver of any of the terms or provisions of this mortgage or any subsequent default.

IN WITNESS WHEREOF, we have hereunto set our hand and seals this day of the terms or provisions of this mortgage. A.D. 19 68. (SEAL) (SEAL) Witness Witness STATE OF SOUTH CAROLINA Michae (Robert COUNTY OF PERSONALLY APPEARED BEFORE ME and made oath that he saw the within named . sign, seal and as Thin witnessed the execution thereof. Sworn to before me this Sign Ch AD) 196 Janin (SEAL) STATE OF SOUTH CAROLINA COUNTY OF RENUNCIATION OF DOWER a Notary Public for South Carolina, do hereby certify unto all whom it the wife of the within named did this day appear before me, and upon being privately ined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person enounce, release, and forever relinquish unto the within named aller , Heirs and Assigns, all her interest and estate, and also all her sight and claim of Dower, of in or to all and singular the Premises within mentioned and released.

Recorded Sept. 18, 1968 at 9:15 A. M., #48

well (SEAL)

Given under my hand and seal

AD 19 6

X Opal Phillips