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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 fall 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 should the 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 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 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 debt secured by the Mortgagee, and a reasonable attorney's fee: shall thereupon become due and payable immediately or on expenses incurred by 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 s, executors, administrators, successors, grantees, and assigns of the parties hereto. Wherever used, the singular shall include the

GOUNTY OF GREENVILLE PERSONALLY appeared before me Genobia C. Hall and made oath that S. he saw the within named Donald E. Baltz sign, seal and as his act and deed deliver the within written mortgage deed, and that S he with W. W. Wilkins witnessed the execution thereof. SWORN to before me this the 30 day of November A. D., 19.70 Notary Public for South Carolina My Commission Expires Nov. 23, 1980 State of South Carolina COUNTY OF GREENVILLE 1. Genobia C. Hall RENUNCIATION OF DOWER COUNTY OF GREENVILLE 2. A Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ethel Chloe Baltz the setfe of the within named Donald E. Baltz did this day apper before me, and, upon being privated or appearance of the complete of the within named Mortgage, its successors and assigns, all her interest and estate, and about all her right and claim of Dower of, in or to all and singular, the Prenises within mentioned and released. GIVEN unto my hand and seal, this 30 day of November A. D. 19 Towember Nov. 12, 1979	heirs, executors, administrators, successors, granters, plural, the plural the singular, and the use of any ger	ider shall be applied	able to all genders.		
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