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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 MORTCAGEE 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 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. 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 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 incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or ondemand, at the option of 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 heirs, executors, administrators, successors, grantees, 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.

State of South Carolina Claude E. Smith, Jr. (SEAL) State of South Carolina County of Greenville PERSONALLY appeared before me Lign, seal and as the ir act and deed deliver the within written mortgage deed, and that he with Patricia Elaine Hendrix Witnessed the execution thereof. SWORN to before me this the 31st And 19 72 State of South Carolina County of Greenville Renunciation is prices 10/26/81 Renunciation of Dower Country of Greenville Claude E. Smith, Jr. And Carol G. Smith Renunciation of Dower Country of Greenville 1. Patricia Elaine Hendrix Renunciation of Dower Country of Greenville Claude E. Smith, Jr. Carol G. Smith Carolina Claude E. Smith, Jr. Carol G. Smith Carolina State of South Carolina Claude E. Smith, Jr. Carol G. Smith Carolina State of the within named Claude E. Smith, Jr. Carol G. Smith Carolina State of the within mamed Claude E. Smith, Jr. Carol G. Smith Carolina State of the within mamed Claude E. Smith, Jr. Carol G. Smith Carolina State of the Within the Premises within mentioned and released to concern the state of	WITNESS the hand and seal of the Mort	gagor, this31	SI day of	March	· · · · · · · · · · · · · · · · · · ·	19.72
State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me sign, seal and as their act and deed deliver the within written mortgage deed, and that he with Patricia Elaine Hendrix witnessed the execution thereof. SWORN to before me this the day at Harch A D, 19.72 White as Divine March (SEAL) State of South Carolina COUNTY OF GREENVILLE 1. Patricia Elaine Hendrix notized as person or persons whomsoever, renounce, release and forever reliaquish unto the wift of the within named Claude E. Smith, Jr. BRINUNCIATION OF DOWER COUNTY OF GREENVILLE 1. Patricia Elaine Hendrix Carol G. Smith Carol G. Smith Carol G. Smith Carolina, do hereby certify unto all whom it may concern that Mr. Carol G. Smith Carol G. Smith Carolina, do hereby certify unto all whom it may concern that Mr. Carol G. Smith Carolina day appear before me, and, upon being privately and separately examined by me, did declare that the does freely, volundarily and without any compulsion, dread or feer of any person or persons whomsoever, renounce, release and forever reliaquish unto the within marked and relations and singularly the fremties within mentioned used released. CIVEN unto my kains and as all this 31st CAROL J. Amilla Addity Public for South Carolina (SEAL) Addity Public for South Carolina (SEAL)	Signed, sealed and delivered in the presence of	i:	• . • • • •	•		
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sign, seal and as the ir act and deed deliver the within written mortgage deed, and that he with Patricia Elaine Hendrix witnessed the execution thereof. SWORN to before me this the 31st day of March A. D. 19. 72 Wellices Many Public for South Carolina My Commission Expires 10/26/81 State of South Carolina OUNTY OF GREENVILLE 1. Patricia Elaine Hendrix , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Carol G. Smith the wife of the within named Claude E. Smith, Jr. the wife of the within named Claude E. Smith, Jr. did this day appear before me, and, upon being privately and aseparately examined by me, did declare that the does freely, voluntarily and without any compulsion, dread or er of any person or persons whomsoever, renounce, release and forever relinquish unto the within named Mortgage, its processors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or to all and singular the Premises within mentioned and released. CIVEN unto my baird and seal, this 31st Active March (SEAL) Notary Public for South Carolina (SEAL) Notary Public for South Carolina (SEAL)				January	1 U .	and made cath that
Patricia Elaine Hendrix witnessed the execution thereof. SWORN to before me this the 31st day of March A. D., 19.72 Walking State of South Carolina (SEAL) Notary Public for South Carolina RENUNCIATION OF DOWER COUNTY OF GREENVILLE 1. Patricia Elaine Hendrix , a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Carol G. Smith the wife of the within named Claude E. Smith, Jr. the wife of the within named Claude E. Smith, Jr. the wife of the within named of cer of any person or persons whomsoever, renounce, release and forever relinquish unto the within named Mortgage, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or to all and singular, the Premises within mentioned and released. GIVEN unto my band and seal, this 31st Joy of March A. D., 19.72 State of South Carolina (SEAL) Notary Public for South Carolina (SEAL) Notary Public for South Carolina (SEAL)	he saw the within named Claude	E. Smith,	Jr. and	Carol G.	Smith	
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Recorded March 31, 1972 at 4:44 P. M., #26393