

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-53 through 45-61 of the 1962 Code of Laws of South Carolina, as amended, or any other appropriate laws.

**THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:**

1. That should the Mortgagor pay over a portion of the indebtedness secured by this mortgage and subsequently fail to make a payment or payments as required by the above-referenced note, any such prepayment may be applied toward the missed payment or payments, month at month, 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 if the note secured hereby, that then this mortgage shall be entirely null and void; otherwise to remain in full force and effect.

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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagor 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 Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, 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.

WITNESS the hand and seal of the Mortgagor, the 8th day of December, 1972.

Signed, sealed and delivered in the presence of:

John B. Reid

James G. Johnson

State of South Carolina  
COUNTY OF GREENVILLE

PROBATE

George W. Rampy, Sr., (SEAL)  
GEORGE W. RAMPY, SR.

Sarah Rampy, (SEAL)  
SARAH RAMPY

PERSONALLY appeared before me John B. Reid and made oath that

I do now the within named George W. Rampy, Sr. and Sarah Rampy

sign, seal and as the 1<sup>st</sup> day and date deliver the within written mortgage deed, and that I be with

James G. Johnson, III

witnessed the execution thereof.

SWEAN before me this the 8th  
December, 1972 (10/10/72) (SEAL)

At Commission Office August 12, 1980

John B. Reid  
John B. Reid

State of South Carolina  
COUNTY OF GREENVILLE

ANNUNCIATION OF DOWER

James G. Johnson, III

a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mr.

Sarah Rampy

the wife of the within named George W. Rampy, Sr.,  
and this day appears before me and was being personally and accurately examined by me, did declare that she does freely, voluntarily  
and without any compulsion, choice or bias of any person or persons whatsoever, renounce and forever relinquish unto the  
within named Mortgagor, as successor in interest, all her interest in said estate, and also all her right and claim of Dower of, in or to all  
and throughout the premises within mentioned and enclosed.

John B. Reid and this  
the 8th day of December, 1972  
John B. Reid (SEAL)

At Commission Office August 12, 1980

Sarah Rampy  
SARAH RAMPY