

14. That in the event this mortgage should be foreclosed, the Mortgagor agrees to waive the benefits of Sections 45-88 through 45-90.1 of the 1968 Code of Laws of South Carolina, as amended, or any other apprenticeship laws.

THE MORTGAGOR 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 above-mentioned promissory note, any such prepayment may be applied toward the missed payment or payments, final or 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 property 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 on 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 thereafter 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, this 14th day of December, 1972.

Signed, sealed and delivered in the presence of:

Jerry L. Taylor
Carolina Title Co., Inc.

Alvin L. Browder, Jr.
(SEAL)

Mary O. Browder
(SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

{ PROBATE

Carolyn A. Abbott and made oath that

Alvin L. Browder, Jr. and Mary O. Browder

sign, seal and as their joint and several deliver the within written mortgage deed, and that they do with

Jerry L. Taylor

Witnessed the execution thereof.

SWORN to before me this the 14th

day of December, A.D. 1972

Notary Public for South Carolina
(SEAL)

My Commission Expires 7-15-80

Carolyn A. Abbott

State of South Carolina
COUNTY OF GREENVILLE

{ RENUNCIATION OF DOWER

Jerry L. Taylor

, Notary Public for South Carolina, do

Mary O. Browder

Alvin L. Browder, Jr.

the wife of the within named, and that she does freely, voluntarily and without any compulsion, threat or fear of any person or persons whatsoever, renounce and forever relinquish unto the within named Mortgagor, his successors and assigns, all her interest and right, and also all her right and claim of Dower of, in or to all and singular the Premises within mentioned and referred.

GIVEN under my hand and seal, this 14th

day of December, A.D. 1972

Notary Public for South Carolina
(SEAL)

My Commission Expires 7-15-80

Alvin L. Browder

MARY O. Browder

Recorded December 15, 1972 at 33106 A.M. # 27448