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 MORTGACEE 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 in full force and where and where the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain

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 debt secured hereby or any part thereof be placed in the hands of an altorney at law for collection by suit or otherwise, all costs and demand, 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

State of South Carolina COUNTY OF GREENVILLE PERSONALLY appeared before me the undersigned witness and made cath that he saw the within named Dennis D. Smith and Betty C. Smith sign, seal and as their act and deed deliver the within written mortgage deed, and that he with G. Maurice Ashmore witnessed the execution thereof. SWORN to before me this the 4th day of January A. D. 1973. Notary Public for South Carolina (SEAL.) Notary Public for South Carolina COUNTY OF GREENVILLE 1. G. Maurice Ashmore 1. G. Maurice Ashmore 1. A Notary Public for South Carolina de bereith certify unto all whom it may concern that Mrs. Betty C. Smith Dennis D. Smith Dennis D. Smith	pluras, the plural the singular, and the use of any					singular shall include the
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IKI This day appear before me and	hereby certify unto all whom it may concern that Mrs.	Bett	y C. Smith			
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lid this day appear before me, and, upon being privately and separately examined by me did declare that she does freely, voluntarily of thin named Mortgagee its successors and assigns, all her interest and estate, and also all her make the personal transfer of the personal days and the personal days and the personal days all her interest and estate, and also all her make the personal days and the personal days and the personal days and the personal days all her make the personal days and the personal days and the personal days all her make the personal days and the personal days and the personal days all her make the personal days and the personal days and the personal days and the personal days are days and the personal days and the personal days are days are days are days and the personal days are days and days are days ar	nd without any compulsion dread or fear of any per-				declare that she do	es freely, voluntarily

GIVEN unto my hand and seal, this My Commission Expires

Recorded January L, 1973 at 3:35 F.M., # 19126