BOOK 1279 PAGE 841

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:

- I. 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 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 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 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 plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the I	and and seal of the Mortgagor, th	lst	Il genders. June	o singular shall include (
	livered in the presence of:	6	dnap.s.	19 73
- Suen z	may 1		na B. Eubanks	(SEAL
				(SEAL
State of Soutl	1	PROBATE		(SEAL
PERSONALLY ap	peared before meE. F	Riley, Jr.		
the second second	named Edna B. Eub		***************************************	and made oath that
		-		······································
SNORN to before moth	is the June , A. D., 19 (SE blic for South Carolina)	witnessed the exe	WOMAN	with
hereby certify unto all wh	om it may concern that Mrs.		, a Notary Public	for South Carolina, do
the wife of the within named the this day appear before and without any compulsion within named Mortgagee, it and singular the Premises we	ed	nd separately examined by persons whomsoever, rensterest and estate, and also	me, did declare that she counce, release and foreve all her right and claim of	does freely, voluntarily r relinquish unto the Dower of, in or to all
day of	, A. D., 19	_(
Notary Publi My Commission Expires	c for South Carolina (SEAL	")		······································
Recorded June 7,	1973 at 2:57 P. !!., #	35362		Page 3