14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-58 through 45-961 of the 1902 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 promisory 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 bereby, and it is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and coverants 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 of 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 and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or and 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 on 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 hand and seal of the Mortgagor, this31st day o	* July	, 1973
Signed sealed and delivered in the presence of:	David J. Ynartin	(SEAL)
Tracky IV. Ho		(SEAL)
State of South Carolina PROBATE COUNTY OF GREENVILLE		
PERSONALLY appeared before me Kathy H. Rollins S he saw the within named David J. Martin		and made oath that
Notary Public for South Carolina My Commission Expires 4/11/19. My Commission Expires 4/11/19.	KOX L. H. ROW ORTGAGOR UNMARRIED TION OF DOWER	<u></u>
1,	, a Notary Public	for South Carolina, do
the wife of the within named	nined by me, did declare that she d	oes freely, voluntarily r relinquish unto the Dower of, in or to all
Recorded August 28, 1973 at 11:24 A. N., #6096		Page 3