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:

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- 1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage and subsequently fail to make a rayment 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 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 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 Mortgagor 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 should the Mortgagee become a party to any wit 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 berein contained shall bind, and the benefits and advantages shall inure to, the respective beirs, 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.

Cheryl Sereal (SE Cheryl Sereal (SE Cheryl Sereal (SE	WITNESS the hand and seal of the Mortgagor,	this <u>26</u> th day o	November	, 19_73_
State of South Carolina  PROBATE  PROBA	gned, sealed and delifered in the presence of:		Asmed S. Ethrida	SEAL (SEAL
State of South Carolina  PROBATE  PERSONALLY appeared before me Cheryl Genoble and made cath  S. he saw the within named Raymond B. Ethridge  ign, seal and as his act and deed deliver the within written mortgage deed, and that be with  Jerry L. Taylor witnessed the execution thereof.  SWORN to before me this the 26th  D. 19 73  Witnessed the execution thereof.  SYORN to before me this the 26th  Any November D. 19 73  Witnessed the execution thereof.  State of South Carolina  GOUNTY OF GREENVILLE  1, , a Notary Public for South Carolina  the wife of the within named and upon bring privately and separately examined by me, did declare that she does freely, volutial this day appear before me, and, upon bring privately and separately examined by me, did declare that she does freely, volutial this day appear before me, and, upon bring privately and separately examined by me, did declare that she does freely, volutial within named Moteragee, its successors and assigns, all he riterest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released.	Cheryl Denable	ـــــــــــــــــــــــــــــــــــــ		(SEAL
PERSONALLY appeared before me Cheryl Genoble and made oath  S. he saw the within named Raymond B. Ethridge  ign, seal and as his act and deed deliver the within written mortgage deed, and that he with Jerry L. Taylor  WORN to before me this the 26th November D. 19 73  WORN to before me this the 26th Start D. 19 73  Wotary Public for South Carolina  November T. S. B. State of South Carolina  RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1, a Notary Public for South Carolina del this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volusing the wife of the within named did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volusing without any compulsion, dread or fear of any person or persons whomsover, renounce, release and forever reliquish up within named down dreaged; its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released.		- -		(SEAL
PERSONALLY appeared before me		- ·		(SEAI
By Commission Expires  State of South Carolina  GOUNTY OF GREENVILLE  1,	State of South Carolina SOUNTY OF GREENVILLE	PROBATE	~. 	
Jerry L. Taylor  Witnessed the execution thereof.  SWORN to before me this the 26th  November D. 19 73  Witnessed the execution thereof.  SYORN to before me this the 26th  November D. 19 73  Witnessed the execution thereof.  SEAL!  State of South Carolina  GOUNTY OF GREENVILLE  1, , a Notary Public for South Carolina thereby certify unto all whom it may concern that Mrs.  the wife of the within named did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluded this day appear before me, and upon being privately and separately examined by me, did declare that she does freely.	PERSONALLY appeared before me Che	ryl Genoble		and made cath th
Jerry L. Taylor  Witnessed the execution thereof.  WORN to before me this the 26th  November D. 19 73  Chuyl Seculd  Notary Public for South Lardina  Ny Commission Expires  State of South Carolina  COUNTY OF GREENVILLE  1, a Notary Public for South Caroli  thereby certify unto all whom it may concern that Mrs.  the wife of the within named  did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volud and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unwithin named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Fremises within mentioned and released.	S he saw the within namedRaym	ond B. Ethridge		· · · · · · · · · · · · · · · · · · ·
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the wife of the within named did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, volus and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish un within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released.	1		a Notary Public	for South Carolina,
and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever reinquish unwithin named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or and singular the Premises within mentioned and released.				
GIVEN unto my hand and seal, this	and without any compulsion, dread or fear of any	y person or persons whomsons, all her interest and estate,	ever remonnoe release and loreve	r reimauisa unio
day of, A. D., 19( (SEAL)	GIVEN unto my hand and seal, this			
	day of, A	.D., 19( (SEAL)(		
Notary Public for South Carolina  My Commission Expires	Notary Public for South Carolina			

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