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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:

WASHINGTON COUNTY
My Commission Expires Dec. 19, 1980

- 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 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 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 should 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, this 29th	h day of Merch , 19.74
Signed sealed and delivered in the presence of: (2) Lund he Tostul (3) Receive of Fortrace (4) Lund he Tostul (5) Lund he Tostul (6) Lund he Tostul (7) Lund he Tostul (7) Lund he Tostul (7) Lund he Tostul (8) Lund he Tostul (9) Lund he Tostul (9) Lund he Tostul (10) Lund he Tostul (11) Lund he Tostul (12) Lund he Tostul (13) Lund he Tostul (14) Lund he Tostul (15) Lund he Tostul (16) Lund he Tostul (17) Lun	Margaret Haffner (SEAL) (SEAL) (SEAL)
State of South Carolina MINFUSOTA PROBATE COUNTY OF CRESCULLE WASHINGTON	
PERSONALLY appeared before me Jerrol M. Tostrud & Alleen J. Tostrud and made oath that they xx be saw the within named Kargaret East ner	
1	they
sign, seal and as her act and deed deliver the with	in written mortgage deed, and that XXX with
their free act and deed	witnessed the execution thereof.
SWORN to before me this the 23th	
My Commission Expires State of South Carolina MINOSOTA	ALICE SCHULTZE NOTARY PUBLIC - MINNESOTA WASHINGTON COUNTY My Commission Expires Dec. 19, 1990
COUNTY OF CHESKUTILE WASHINGTON	ENUNUIATION OF DOMER
	Minnesot a, a Notary Public for South Cambra, do
hereby certify unto all whom it may concern that Mrs. William (Mergaret) Heffner	
the wife of the within named	
day of Narch , A. D., 19.74 (SEAL) Notary Public for South Commission Expires	Margaret Haffur
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ALICE SCHULTZE NOTARY PUBLIC - MINNESOTA	Page 3

(CONTINUED ON NEXT PAGE)