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:

- 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

	gor, this	15th	day of	November	, 19 74
Signed, sealed and delivered in the presence of:				Harold W. Minton Tellie G. Minton	
State of South Carolina county of greenville	}	PROI	BATE		(SEAL)
PERSONALLY appeared before me	Mary	y S. Mai	rtin		. and made oath tha
S he saw the within named Ha	rold W.	. Mintor	and Tel	llie G. Minton	
WORN to before me this the 15th		witne	essed the ever	ention thereor.	
Notary Public for South Carolina	D., 197	)		2 L. Ma	iten
Notary Public for South Carolina  State of South Carolina  COUNTY OF GREENVILLE	D., 197	4 ( )	Man		itei
Notary Public for South Carolina  Notary Public for South Carolina  7-15-80  State of South Carolina	D., 197	A ( ) L) RENU	MALAL AND	1. Ma	
Notary Public for South Carolina Ty Commission Expires  State of South Carolina COUNTY OF GREENVILLE	D., 19	A ( //	MALAL AND	OF DOWER  A Notary Public f	
Notary Public for South Carolina Ty Commission Expires  State of South Carolina COUNTY OF GREENVILLE  1, Jerry L. Taylor	D., 19 7 (SEA	Tellie Harold	MCIATION  G. Minte  W. Minte  y examined becomes over, in	or DOWER  A Notary Public from  ton  or me, did declare that she decenounce, release and forever	or South Carolina, do

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