

14. That in the event this mortgage shall be foreclosed, the Mortgagor expressly agrees that the costs of Section 45-88 through 45-96 1/2 of the 1962 Code of Laws of South Carolina are incurred or may be incurred by the

**THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS:**

1. That should the Mortgagor prepay a portion of the indebtedness secured by this instrument, the Mortgagor shall be entitled to make a payment or payments as required by the interest prepayment note, any such payment to be applied first to the final payment or payments, singular as possible, in order that the principal debt will not be paid off before the due date.

2. That the Mortgagor shall hold and enjoy the above described premises until the payment in full of the principal and accrued interest, and it is the true meaning of this instrument that if the Mortgagor shall fail to pay the principal and accrued interest of this mortgage, and of the note secured hereby, that then this instrument shall remain in full force and virtue.

It is mutually agreed that if there is a default in any of the terms and conditions of this instrument or of the note secured hereby, then, at the option of the Mortgagor, all sums then owing by the Mortgagor to the Mortgagor shall be immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the forced sale of this mortgage or should the Mortgagor become a party to any suit involving this Mortgage or the title to the premises, the Mortgagor or should the Mortgagor become a party to any suit thereto be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall thereafter become due and payable immediately or on demand at the option of the Mortgagor, 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 accrue to, the respective heirs, executors, administrators, successors, grantees and assigns of the parties herein. Whenever 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 21st day of July, 1971.

Signed, sealed and delivered in the presence of:

*Austin C. Latimer*

*Barbara K. Bickley*

*Cheryl K. Bickley*

(SEAL)

(SEAL)

*Cheryl K. Bickley*

(SEAL)

(SEAL)

**State of South Carolina  
COUNTY OF GREENVILLE**

**PROBATE**

PERSONALLY appeared before me

Barbara K. Bickley

and made oath that

I do swear the within named

William H. & Cheryl K. Bickley

sign, seal and as theirs set and deed deliver the within written mortgage deed, and that be with

Austin C. Latimer

witnessed the execution thereof.

SWORN to before me this the

2nd

day of July, A.D. 1971

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*Austin C. Latimer*  
Notary Public for South Carolina

My Commission Expires

10/20/71.

*Cheryl K. Bickley*

**State of South Carolina  
COUNTY OF GREENVILLE**

**RENUNCIATION OF DOWER**

1.

Austin C. Latimer

, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Cheryl K. Bickley

William H. Bickley

the wife of the within named William H. Bickley, did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person or persons whatsoever, renounce, release and forever relinquish unto the Mortgagor, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, in or to all and singular the Premises within mentioned and released.

GIVEN unto my hand and seal, this

2nd

day of July

, A.D. 1971

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*Austin C. Latimer*  
Notary Public for South Carolina

My Commission Expires

10/20/71.

*Cheryl K. Bickley*