14. That in the event this mortgage should be foreclosed, the Mortgagee may collect as part of the [illegible] to Sec. 45-88 through 45-90.1 of the 1962 Code of Laws of South Carolina as amended, or [illegible] laws.

THE MORTGAGEE COVENANTS AND AGREES AS FOLLOWS:

1. That should the Mortgagor prepay a portion of the indebtedness secured by this mortgage and should the party fail to make a payment or payments as required by the aforesaid promissory note, any such prepayment shall be applied against the missed payment or payments insofar as possible, in order that the principal debt will not be delinquent [illegible].

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 intent and 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, then this mortgage shall be satisfied and 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 be 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 then immediately 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. 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 **16th** day of **July**, 19 **75**

Signed, sealed and delivered in the presence of:

Elizabeth H. Glenn

Robert C. Wilson, Jr.

Charles H. Smith (SEAL)

Lottie L. Smith (SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me **the undersigned witness** and made oath that

She saw the within named **Charles H. Smith and Lottie L. Smith**

sign, seal and as **their** act and deed deliver the within written mortgage deed, and that **s** he with **the other witness subscribed above** witnessed the execution thereof.

SWORN to before me this the **16th** day of **July**, A. D., 19 **75**

Robert C. Wilson, Jr. (SEAL)
Notary Public for South Carolina

My Commission Expires

Elizabeth H. Glenn

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, **Robert C. Wilson, Jr.**, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. **Lottie L. Smith**

the wife of the within named **Charles H. Smith** 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 whomsoever, renounce, release and forever relinquish unto the within named Mortgagee, 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 under my hand and seal, this **16th** day of **July**, A. D., 19 **75**

Robert C. Wilson, Jr. (SEAL)
Notary Public for South Carolina

My Commission Expires 3-15-82

Lottie L. Smith

JUL 16 '75 At 4:33 P.M. # [illegible]

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