

10-16-1975

14. That in the event this mortgage should be foreclosed, the Mortgagor agrees to waive the benefits of Sections 45-88 through 45-90-1 of the 1962 Code of Laws of South Carolina as amended, or any other applicable 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 above described promissory note, and such prepayment is not made within 30 days of the final payment or payments, as far as possible, in order that the principal debt will not be paid off prior to the due date.

2. That the Mortgagor shall hold and enjoy the above described property until the date of sale of the same or the date of the note secured hereby, and it is the true intent of this instrument that if the Mortgagor shall fail to pay all the terms and conditions and covenants of this mortgage and of the note secured hereby, that then this mortgage shall be foreclosed in its entirety to remain in full force and virtue.

It is mutually agreed that if there is a default in any of the terms and conditions and 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 action be instituted for the foreclosure of this mortgage or should the Mortgagee become a party to any suit involving this Mortgage or the rights or the property described herein, or should the debt secured hereby or any part thereof be placed on 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, and all other just expenses, legal and payable, incurred, directly or indirectly, 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 accrue 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

21st day of July, 1975

Signed, sealed and delivered in the presence of

*Deborah J. Knebel*  
*Jack L. Bloom*

*Alvin C. Kooten*  
ALVIN C. KOOTEN (SEAL)  
(SEAL)  
(SEAL)  
(SEAL)

**State of South Carolina  
COUNTY OF GREENVILLE**

**PROBATE**

PERSONALLY appeared before me

Deborah J. Knebel

and made oath that

I do say the within named

Alvin C. Kooten

sign, seal and as his act and deed believe the within written to be true, and that I do witness the execution thereof.

Jack L. Bloom

witnessed the execution thereof

SWORN to before me this the 21st

day of July, A.D. 1975  
Notary Public for South Carolina  
My Commission Expires AUGUST 16, 1977

*Deborah J. Knebel*

**State of South Carolina  
COUNTY OF GREENVILLE**

**RENUNCIATION OF DOWER  
MORTGAGOR IS DIVORCED**

I, a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs.

the wife of the within named, did then day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, effect or fear of any person or persons, whosoever, renounce, release and forever relinquish unto the within named Mortgagor, all her dower and assets, all her interest and estate, and does 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

day of

A.D. 19

Notary Public for South Carolina

My Commission Expires

(SEAL)

Page 3

JULY 21 1975 At 4:58 P.M. # 3550

7-70

4328 RV-25