14. That in the event this mortgage should be foreclosed, the Mortganor expressly waives the benefits of Sections 45-88 through 45-96.1 of the 1982 Code of Laws of South Carolina, as amended, or any other appraisement laws.

THE MORTCAGEE COVENANTS AND AGREES AS FOLLOWS:

and singular the Premises within mentioned and released.

CIVES onto my hand and seal, this,

My Commission Expires-

A CONTRACTOR OF THE PARTY OF TH

- 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 in 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 coverants of this mortgage, and of the note secured hereby, that then this mortgage shall be uttenly 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 Mortgagor to the Mortgagoe 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 hind, and the herefits 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 Signed, sealed and delivered in the presence of: (SEAL) (SEAL) State of South Carolina PROBATE COUNTY OF GREENVILLE Barbara G. Payne and made outh that PERSONALLY appeared before me Frank Herschel Hudson and Nan Brothers Hudson She saw the within named act and deed deliver the within written mortgage deed, and that . She with sign, scal and as Sidney L.Jay witnessed the execution thereof SWORK to before me this the dry of Cetary Public for South Carolina 10/20/79 My Commission Expires State of South Carolina RENUNCIATION OF DOWER COUNTY OF GREENVILLE Sidney L. Jay , a Notary Public for South Carolina, do Nan Brothers Hudson hereby certify unto all whom it may concern that Mrs. Frank Herschel Hudson the wife of the within named 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 feat of 2001 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

Page 3

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