14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-SS 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:

AND THE PROPERTY OF THE PROPER

- 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 coverants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain to full faces and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain

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 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 s, executors, administrators, successors, grantees, and assigns of the parties hereto. Wherever used, the singular shall include the

ural, the plural the singular, and the use of any				
WITNESS the hand and seal of the Mortgago	r, this25thd	ay ofJanuary_		1977
gned, sealed and delivered in the presence of:				
gail a Croil		Rolphe	L'eflet	_(SEAL)
Muchan		palek C. Kel	M. Kellet	£
· Élaine Sustayta		Tryssa C. Ke	llett	Y(SEAL)
		The second state and the second state of the s		_(SEAL)
		The state of the s		(SEAL)
California State of South Carolina Sounty of Greenviers	PROBA	TE		
PERSONALLY appeared before me	the undersigner	ł witness	and mad	e ooth that
be saw the within named Ralph C	. Kellett and Try	<u>yssa C. Kellett</u>		
	Miles Street and the contract of the contract			
ign, seal and as their act and deed	deliver the within writte	en mortgage deed, and (that he with	
the other witness subscribed	above witness	ed the execution thereof	f.	
the other witness subscribed	above witness	ed the execution thereof	t. Transact 198	600
the other witness subscribed SWORN to before me this the 25th) cns	A appear	itruses - 12	612.3
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