14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-58 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:

- 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 covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly 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 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 beirs, 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 11th day of July	, 19 77
Signed, sealed and delivered in the presence of: Somewhite B. Faster Signed All March		(SEAL)
State of South Carolina county of greenville	PROBATE	
PERSONALLY appeared before me	Tammie B. Foster	and made oath that
S be saw the within named South Atlantic Conference Association of Seventh-Day Adventists		
by its duly authorized officers		
sign, seal and as itsact and deed deliver the within written mortgage deed, and that S_ he with		
Lana H. Hull		
SWORN to before me this the day of July , A. D Notary Public for South Carolina 3/5/84 My Commission Expires		Foster
State of South Carolina county of greenville	NO RENUNCIATION OF DOWER RELEEHOSYNARY ORGANIZATION	REQUIRED

ALSO: ALL those certain lots of land in Greenville County, State of South Carolina, situate on the southern side of Marble Street (formerly Bates Street), being shown as Lot No. 11 and 13 on a plat of property of H. B. Bates, recorded in Plat Book F, at Page 32, in the R.M.C. Office for Greenville County and described as follows:

BEGINNING at an iron pin on the southern side of Marble Street, joint front corner of Lots No. 11 and 9; and running thence with the line of Lot No. 9 South 48-30 West 150 feet to iron pin; thence North 55-40 West 100 feet to iron pin, rear corner of Lot No. 15; thence with the southern side of Marble Street South 55-40 East 100 feet to the point of BEGINNING.

This is the identical property conveyed Assembly of God Church, Southside, by Ozella C. Johnson by deed dated January 31, 1962, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 691, at Page 345.