14. That in the event this mortgage should be foreclosed, the Mortgagor expressly warves, the born fits 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 ACREES 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 full 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 folly perform all the terms conditions, and coverants of this instruments of the mortgage, and of the rote secured hereby, that then this nortgage shall be utterly null and youd, 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 rice secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgages 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 may be foreclosure. Or should the Mortgagee become a party to any soit incolving 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 feer 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

day of December

, 19 .77.

Signed, scaled and delivered in the presence of:

.... (SEAL)

... (SEAL)

(SEAL)

To make the state of the state

State of South Carolina COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me

Debbie K. Goddard

s he saw the within named James B. Snoddy

sign, seal and as

act and deed deliver the within written mortgage deed, and that s he with Timothy... Ho-

Farr

witnessed the execution thereof.

SWORN to before me this the

dn a Pecember

(SEAL)

My Commission Expires 19-14-86

State of South Carolina COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

Timothy H. Farr 1,

Notary Public for South Caredina

. a Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs. Margaret L. Snoddy

the wife of the within named James B. Snoddy 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 persons on persons whomserver remonses and forever relinquish unto the within named Mortgagoe, 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 Fremies within mentioned and released.

GIVEN unto my hand and seal, this

December

My Commission Expires

10-14-86

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At 12:45 P.M. RECORDED DEC 12 1977