

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-964 of the 1962 Code of Laws of South Carolina, as amended, or any other applicable law.

**THE MORTGAGOR 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-referenced 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 entirely 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagor 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 a collector at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagor and a reasonable attorney's fee shall thereupon become due and payable immediately or on demand at the option of the Mortgagor, 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 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 26th day of January, 1979.

Signed, sealed and delivered in the presence of:

*Patrick H. Grayson  
Alexia Monk*

*Thomas S. Bridges* (SEAL)  
Thomas S. Bridges

*Jenny M. Bridges* (SEAL)  
Jenny M. Bridges

(SEAL)

(SEAL)

**State of South Carolina**  
**COUNTY OF GREENVILLE**

**PROBATE**

PERSONALLY appeared before me Alexia Monk and made oath that

she saw the within named Thomas S. Bridges and Jimmy M. Bridges

signed and as their act and deed deliver the within written mortgage, and that she witnesseth the execution thereof.

Patrick H. Grayson, Jr.

witnessed the execution thereof.

SWORN to before me this the 26th  
day of January, A.D. 1979  
*Patrick H. Grayson* (SEAL)  
Notary Public for South Carolina  
My Commission Expires 1/19/79

*Alexia Monk*

**State of South Carolina**  
**COUNTY OF GREENVILLE**

**RENUNCIATION OF DOWER**

I, Patrick H. Grayson, Jr., a Notary Public for South Carolina, do

hereby certify and declare where it may concern that Mr. Shirley Bridges and Mrs. Dixie Gayle Bridges

the wife of the within named Thomas S. Bridges and Jimmy M. Bridges, respectively,

do this day appear before me and upon being duly sworn do solemnly declare that they do freely, voluntarily and without any constraint, duress or compulsion whatever, renounce and disclaim all right, title, interest and claim of Dower of, in or to all real and personal estate, now owned and held

GIVEN under my hand and seal this 26th  
day of January, A.D. 1979  
*Patrick H. Grayson* (SEAL)  
Notary Public for South Carolina  
My Commission Expires 1/19/79

*Shirley Bridges*  
*Dixie Gayle Bridges*

**STATE OF SOUTH CAROLINA**  
**RECORDED JAN 29 1979**  
**DOCUMENTARY STAMP**  
**TAX \$33.60**

Page 3  
RECORDED JAN 29 1979  
at 11:16 A.M.

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