14. That in the event this mortgage shall be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-90.1 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 most 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 wholly 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 proceeding 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 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 29th day of January, 19 79

Signed, sealed and delivered in the presence of:

Julia P. Taylor
Donald R. McAlister

FRANKLIN ENTERPRISES, INC. (SEAL)

By: [signature] (SEAL)

(SEAL)

(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Julia P. Taylor and made oath that

she saw the within named FRANKLIN ENTERPRISES, INC., by its duly authorized officer,

sign, seal and as its act and deed deliver the within written mortgage deed and that she with Donald R. McAlister

witnessed the execution thereof.

SWORN to before me this the 29th day of January, A.D. 19 79.

Notary Public for South Carolina (SEAL)

My Commission Expires: 8-4-79

[signature]

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

NOT NECESSARY
CORP. MTGE.

I, , a Notary Public for South Carolina do hereby certify unto all whom it may concern that Mrs.

the wife of the within named

GIVEN under my hand and seal this

day of , A.D. 19

Notary Public for South Carolina (SEAL)

My Commission Expires:

RECORDED JAN 30 1979 at 11:36 A.M.

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