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14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-96½ of the 1962 Code of Laws of South Carolina, as amended, or any other appraisal laws.

**THE MORTGAGE 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 continually in suspense.

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 Mortgagor 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 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 30th day of January, 1979.

Signed, sealed and delivered in the presence of:

Jerry L. Taylor  
Alvina E. Bagwell

John A. Bolen, Inc. (SEAL)

By: John A. Bolen, President (SEAL)

(SEAL)

(SEAL)

J. Walker N.D.

State of South Carolina  
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me Alvina E. Bagwell and made oath that

I do see the within named John A. Bolen, Inc.

sign, seal and as its act and deed deliver the within written mortgage deed, and that I be witness

Jerry L. Taylor

Notary Public for South Carolina

SWORN to before me this 30th day of January, A.D. 1979  
Jerry L. Taylor  
Notary Public for South Carolina  
My Commission Expires 7/15/80 (SEAL)

Alvina E. Bagwell

State of South Carolina  
COUNTY OF GREENVILLE

RENUCIACTION OF DOWER  
(NOT APPLICABLE)

I, Alvina E. Bagwell, Notary Public for South Carolina, do

hereby certify unto all whom it may concern that Mrs.

Alvina E. Bagwell, deceased, and I, Jerry L. Taylor, Notary Public for South Carolina, do hereby declare that we have freely, voluntarily and without any duress, pressure, or inducement, given up our personal property which we ever had in our sole and forever relinquish unto the within named Mortgagor its successors and assigns, all her interest and estate, and also all her right and claim of Dower, or in or to all real estate for the premises where the mortgaged property is located.

GIVEN under my hand and seal this

day of January, A.D. 1979

Notary Public for South Carolina  
My Commission Expires

(SEAL)

RECORDED JAN 31 1979 at 4:11 P.M.

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