11. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 48-88 through 49-84, of the 1983 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 fall to make a payment or payments as required by the aforesaid promisery 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 containly delinquent.

2. That the Mortgagor shall hold and enjoy the above described premises until there is a default under this mortgage

the maser payment or payments, insort as possine, in order that the principal near with not be near contractually desirable and a first the Mortgage shall hold and enjoy the above described premises until there is a default to the first the mortgage or the note secured hereby, and it is the true meaning of this instrument that if the Mortgager shall fully perform all the terms, conditions, and coverants of this mortgage, and of the note secured hereby, that then his mortgage shall be utterly null and void; otherwise to remain in full force and virtue.

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 Mortgage to the Mortgage 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 sulf involving this Mortgage or the tille to the premises described herein, or should the deets secured hereby or any part thereof be placed in the monta 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 and or the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the collection of the debt secured the meanned of the debt secured the meanned of the meanned of the debt secured the meanned of the meanned of the debt secured the meanned of the me

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Notary Public for South Carolina (SEAL)

Recorded Sept. 24,1969, at 4:37 P.M., #7281.