

9. The Mortgagor waives the benefit of any statute regulating the obtaining of a deficiency judgment or requiring that the value of the mortgaged premises be set off against any part of the debt secured hereby, and the Mortgagor does for himself, his heirs, executors, administrators, successors and assigns, waive the benefit of any appraisement laws of South Carolina, particularly, without limiting the generality of the foregoing, the appraisement provisions of the statute regulating deficiency judgments; provided, however, if any of the provisions of this paragraph be construed as invalid, such invalidity shall not impair any other agreements, covenants or provisions of this mortgage and the note secured thereby.

10. No failure of the Mortgagee to exercise any option herein given to declare the maturity of the debt hereby secured shall be taken or construed as a waiver of its right to exercise such option or to declare such maturity by reason of any part or present default on the part of the Mortgagor; and, the procurement of insurance or the payment of taxes or other liens, debts or charges by the Mortgagee shall not be taken or construed as a waiver of its right to declare the maturity of the indebtedness hereby secured by reason of the failure of the Mortgagor to procure such insurance or to pay such taxes, debts, liens or charges.

11. Mortgagor hereby agrees that any sale of his interest in the property herein described, without the written consent of the Mortgagee shall, at the option of the Mortgagee, constitute a default and the whole indebtedness may immediately become due and payable and the mortgage subject to foreclosure. The Mortgagor will give immediate notice by mail to Mortgagee in the event that he wishes to convey his interest in the property or any part thereof to anyone else; such notice shall state the correct name and address of the purchaser and shall be accompanied by a remittance to Mortgagee of the sum of Fifteen (\$15.00) Dollars, which sum shall reimburse Mortgagee for the expense of conducting its investigation and of changing its records to denote the change of interest. Such notice and sale shall not relieve the Mortgagor from any obligation evidenced by the note or this mortgage.

12. All covenants, conditions and agreements herein contained shall be construed as extending to and binding the Mortgagor and the Mortgagor's heirs, executors, administrators or assigns and successors, as the case may be, and shall inure to the benefit of the Mortgagee and its successors and assigns. Whenever used, when appropriate and required by the context, the singular number shall include the plural; the plural the singular; and the use of any gender shall be applicable to all genders.

WITNESS our _____ hand(s) and seal(s) this 26th day of
September, 19 69.

Robert D. Miller (L.S.)

Jessie L. Miller (L.S.)

Signed, sealed and
delivered in the presence
of:

Frances L. Bagwell

William E. Bagwell