11. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-96.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisement laws.

- 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 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 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 Mortgagee 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 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 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, and assigns of the parties hereto. Wherever 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, th	ais 30th day of July 19.70
Signed, sealed and delivered in the presence of: Carly G. Glibott Patrick B. Grayen	Robert L. Watkins, Jr. (SEAL) Tamara A. Watkins (SEAL)
	(SEAL)
State of South Carolina }	PROBATE
PERSONALLY appeared before meCare	olyn A. Abbott and made outh that
	. Watkins, Jr. and Tamara A. Watkins
Patrick H. Gayson, Jr. SWORN to before me this the 30th day of July A. D. 1970 Notary Public for South Carolina My Commission Expires: 11/19/79 State of South Carolina COUNTY OF GREENVILLE	Caroly A. About
I. Patrick H. Grayson, Jr.	, a Notary Public for South Carolina, do
hereby certify unto all whom it may concern that Mrs.	Tamara A. Watkins
the wife of the within named did this day appear before me, and, upon being privately voluntarily and without any compulsion dread or feer distributions.	Robert L. Watkins, Jr. ly and separately examined by me, did declare that she does freely, of any person or persons whomsoever, renounce, release and forever rs and assigns, all her interest and estate, and also all her right and within mentioned and released.
GIVEN unto my hand and seal, this 30th day of July A. D. 19 70 A. D. 19 70 Notary Public for South Carolina (SEAL)	Tamara A. Watkins
My Commission Expires: 11/19/79	
Recorded August 3, 1970 at 3:41	P. M., #2714.