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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 45-96.1 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 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 full force and interest and interest. 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 Mortgager 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 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 more to, the respective heirs, executors, administrators, successors, grantees, 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, this

2lst day of

August

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Signed, sealed and delivered in the presence of

(SEAL) 'Jerrie C. Keefe

(SEAL)

(SEAL)

SEALA

State of South Carolina COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me

Marilyn Hartley

and made outh that

She saw the within named

Jerrie C. Keefe

sign, seal and as her

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act and feed deliver the within written mortgage fools and that So he with

Paul J. Foster, Jr.

withe sed the execution threeof

SWOBN to before me this the

day of Notary Public for South Control

Mr. Caranassion Expairs

(Woman Mortgager) RENUNCIATION OF DOWER

State of South Carolina COUNTY OF GREENVILLE

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