

14. That in the event this mortgage should be foreclosed, the Mortgagor expressly waives the benefits of Sections 45-88 through 45-90.1 of the 1962 Code of Laws of South Carolina, as amended, or any other appraisal 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 of 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 Mortgagor 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 in 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 hereby, 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. Whichever 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 24th day of November 1972

Signed, sealed and delivered in the presence of

R. Edward Johnson, Jr.
Kathy Huggins

Terry C. Morgan (SEAL)
(SEAL)
(SEAL)
(SEAL)

State of South Carolina
COUNTY OF GREENVILLE

PROBATE

PERSONALLY appeared before me *Kathy Huggins* and made oath that she is the wife of *Terry C. Morgan*

signed and read to her the within written instrument, and that she is the wife of *R. Edward Johnson, Jr.*

SWORN to before me on the 24th day of November A.D. 1972
Kathy Huggins
Notary Public for South Carolina
My Commission Expires 10-14-77

State of South Carolina
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER NOT NECESSARY
WOMAN MORTGAGOR

Notary Public for South Carolina, do hereby certify that all the above named parties are of legal age and sound mind and are duly qualified to execute the within written instrument, and that they are the wife of *R. Edward Johnson, Jr.*

That *Kathy Huggins* is the wife of *R. Edward Johnson, Jr.* and upon being personally and separately examined by me she doth declare that she does freely, voluntarily and without any compulsion, duress, fraud, or undue influence, relinquish unto the said *R. Edward Johnson, Jr.* all her right and claim of Dower in or to all and singular the Premises, within and without the State of South Carolina.

SWORN to before me on the 27th day of November A.D. 1972
Kathy Huggins
Notary Public for South Carolina
My Commission Expires 10-14-77