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 MORTCAGEE COVENANTS AND ACREES 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 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 inure 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 16th day of November  Signed, sealed and delivered in the presence of:  C. Thomas Coffeed  Hilda M. Reese  State of South Carolina  COUNTY OF GREENVILLE  PERSONALLY appeared before me Hilda M. Reese and mad he saw the within named James A. Powell and Mary Kay Powell  sign, seal and as their act and deed deliver the within written mortgage deed, and that S. he with C. The Coffield MT witnessed the execution thereof.  SWORN to before me this the 16th witnessed the execution thereof.  SWORN to before me this the 16th Movember D. D. 19.76  Keary tubble for fouth Carolina (SEAL)  C. Thomas Coffield MT RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1. C. Thomas Coffield MT a Notary Public for South of the wife of the within and and scal, this 16th Mary Kay Powell  State of the within named James A. Powell  did this day appear before me, and, upon being privately and separately examined by me, did declare that the does firely and without any compilation diread or fear of any person or persons withous every recourse, religious and claim of Dower of, and singular the Fernitess within mentioned and released.  GIVEN unto my hand and scal, this 16th Mary Agents and control of the co				the plotal the singular, and the use or any	
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State of South Carolina COUNTY OF GREENVILLE  PERSONALLY appeared before me  Hilda M. Reese  and mad  he saw the within named James A. Powell and Mary Kay Powell  sign, seal and as their act and deed deliver the within written mortgage deed, and that S he with C The  Cofield W  witnessed the execution thereof.  SWORN to before me this the 16th  day of November D. D. 19-76  Notary Public for footh Carolina (SEAL)  Thomas Cofield J. J. 5-79  State of South Carolina RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1, C. Thomas Cofield III a Notary Public for South of the wife of the within named.  James A. Powell  did this day appear before me	(SEAL)			II. Recot	
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be saw the within named James A. Powell and Mary Kay Powell  sign, seal and as their act and deed deliver the within written mortgage deed, and that S. he with C. The Cofield M. witnessed the execution thereof.  SWORN to before me this the 16th witnessed the execution thereof.  SWORN to before me this the 16th Hilda M. Reese  Notary Public for fouth Carolina (SEAL)  Thomas Cofield J. 5-79  State of South Carolina RENUNCIATION OF DOWER  COUNTY OF GREENVILLE  1. C. Thomas Cofield M. a Notary Public for South of the wife of the within named James A. Powell  the wife of the within named James A. Powell  the wife of the within named James A. Powell  within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, and singular the Premises within mentioned and released.		PROBATE	}		
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sign, seal and as their act and deed deliver the within written mortgage deed, and that S. he with C. The Cofield W witnessed the execution thereof.  SWORN to before me this the 16th Witnessed the execution thereof.  SWORN to before me this the 16th Hilda M. Reese  Construction of the Milda M. Reese  Construction of South Carolina Renunciation of Dower Country of Greenville  1, C. Thomas Cofield III , a Notary Public for South the wife of the within named James A. Powell  the wife of the within named James A. Powell  the wife of the within named James A. Powell  south of the within named James A. Powell  the wife of the within named James A. Powell  south of the within named James A. Powell  south of the within named James A. Powell  the wife of the within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, and singular the Premises within mentioned and released.		and Mary Kay Powell		70 vo 4	
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hereby certify unto all whom it may concern that Mrs. Mary Kay Powell  the wife of the within named James A. Powell  did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquis within named Mortgagee, its successors and assigns, all her interest and estate, and also all her right and claim of Dower of, and singular the Premises within mentioned and released.	else		(SEAL)	Votary Public for Fouth Carolina	
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November 1 76			:h	N unto my hand and scal, this161	GIVEN unto
day of November (A.D., 19.76)  Notary Public for Jouth Carolina  My Commission Expires 12-15-79		Mary Kay Powell Mary Kay Powell	D., 19.76 (SEAL)	November fl.A.	dayof
Notary Public for Jouth Carolina  No. Commission France /2-15-19		)		Notary Public for fouth Carolina	V:- C

RECORDED NOV 17'76 At 9:29 A.M.

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