

9. The Mortgagor further agrees that he will do all things required by law to make this instrument a valid mortgage instrument under the National Housing Act within _____ from the date hereof or earlier statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the date hereof, or from the date of this mortgage, according to the terms of the note and this mortgage, being deemed conclusive proof of such validity; the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the express intention of the parties that if the Mortgagor shall fail to 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. 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisal laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor 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 (including continuation of attorney 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.

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. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand(s) and seal(s) this 14th day of September 1973

Signed, sealed, and delivered in presence of:

Leonard Joseph Nisbet [SEAL]
Leonard Joseph Nisbet

[SEAL]

W.D. Richardson
Carolyn R. Godfrey

[SEAL]

[SEAL]

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE } ss:

Personally appeared before me William D. Richardson
and made oath that he saw the within-named Leonard Joseph Nisbet
sign, seal, and as his
with Carolyn R. Godfrey

act and deed deliver the within-deed, and that deponent,
witnessed the execution thereof.

W.D. Richardson

Sworn to and subscribed before me this

14th day of September 1973

Carolyn R. Godfrey

My commission expires 12/28/81 South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE } ss:

RENUNCIATION OF DOWER

I, William D. Richardson, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Kathleen L. Nisbet, the wife of the within-named Leonard Joseph Nisbet, did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named COLLATERAL INVESTMENT COMPANY, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

Kathleen L. Nisbet [SEAL]
Kathleen L. Nisbet

day of September 1973

W.D. Richardson
My commission expires 12/16/82 South Carolina

Given under my hand and seal, this 14th
Received and properly indexed in
and recorded in Book this
Page County, South Carolina

day of 19

Clerk

F CPO - 1973 O - 465-276

Recorded September 17, 1973 at 9:47 A. M., # 7942

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