

The Mortgagee further agrees that in the event the Mortgagee is required to file a claim for insurance under the National Housing Act within 2 months from the date hereof, written 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 said date, then the date of this mortgage, declining to insure said note and this mortgage being deemed a relative priority of this mortgage, the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby to be due and payable.

It is agreed that the Mortgagee 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 intent of this instrument that if the Mortgagee 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. 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. The Mortgagee waives the benefit of any appraisement laws of the State of South Carolina. 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 paid or the amount of any money at law for collection by suit or otherwise, all costs and expenses including contributions of attorneys 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, and seals, this 9th day of August, 1974

Signed, sealed, and delivered in presence of:

*Jimmy Floyd Wallen* SEAL

*Geraldine Welch* SEAL

*Hubert E. Nolin* SEAL

SEAL

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

Personally appeared before me **Geraldine Welch**  
and made oath that he saw the within-named **Jimmy Floyd Wallen**  
sign, seal, and as **his** act and deed deliver the within deed, and that deponent,  
with **Hubert E. Nolin** witnessed the execution thereof.

*Geraldine Welch*

Sworn to and subscribed before me this 9th day of August, 1974

*Hubert E. Nolin* My Commission Expires: *Notary Public for South Carolina* July 14, 1977

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, **Hubert E. Nolin**, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that **Mrs. Dorothy M. Wallen**, the wife of the within-named **Jimmy Floyd Wallen**, on 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, who sever, renounce, release, and forever relinquish unto the within-named **C. Douglas Wilson & Co.**, its successors and assigns, all her interest and estate, and also her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

*Dorothy M. Wallen* SEAL

Given under my hand and seal, this 9th day of August, 1974

*Hubert E. Nolin* My Commission Expires: *Notary Public for South Carolina* July 14, 1977

Received and properly indexed in  
and recorded in Book \_\_\_\_\_ of \_\_\_\_\_  
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Clerk

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