9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within sixty days 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 time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility) 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 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. 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 Mortgagor 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 placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses (including continuation of abstract) 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	her hand(s) and seal(s) this	23rd day of March	, 19 78.
Signed, sealed	, and delivered in presence of:		SEAL
	` '	Debra A. Mellette	
الب ف	Juny		SEAL
Kati	ly H. Burning		
			[SEAL]
STATE OF SOU COUNTY OF	CTH CAROLINA GREENVILLE SS:		
Personally	appeared before me Kathy H.	Brissey	
	thashe saw the within-named De		
sign, seal, and		act and deed deliver the within	deed, and that deponent.
with Thom	as C. Brissey		the execution thereof.
Sworn to an	nd subscribed before me this 2	3rd day of March	19 78.
		Votary	Public for South Carolina
	}	My Commission expir	
STATE OF SOU COUNTY OF	TH CAROLINA ss:	RENUNCIATION OF DOWER NOT NECESSARY-WOMAN MORTO	
1,			
	na, do hereby certify unto all whom	it may concern that Mrs	Notary Public in and
		he wife of the within-named	
separately exam	inted by me, and decrare that she	did this day appear before me, and, up does freely, voluntarily, and without an	v compulation desail
ical of any pe	ison of persons, whomsoever, ter	nounce, release, and forever relinquish	
and assigns, all gular the premiso	I her interest and estate, and also es within mentioned and released.	all her right, title, and claim of dower	, its successors of, in, or to all and sin-
			[SEAL]
Given under	my hand and seal, this	day of	, 19
Daning 1		Notary Pt	ublic for South Carolina
Received and and recorded in Bo	properly indexed in ook this		
Page ,	County, South Car	day of olina	19

occorded MAR 24 1978 at 9:28 A.M.

28012

Re- RECORDED MAY 4 1978 at 9:12 /....

32763

Clerk

1328 W. P.

O.