9. The Mortgagor further agrees that should this nortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 60 days. I 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 affixed 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 perferm 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 berein contained shall bind, and the benefits and advantages shall inute to, the respective beits, executors, administrators, successors, and assigns of the parties bereto. 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.

WINESS our hand(s) and seal(s) this	13th	day of January.	. 19/9
Signed, sealed, and delivered in presence of:	مانشان	de Vac Peun	ELM_SEAL
Judy: Lugar		en Sign Live Mil	r
All Mills			SEAL
	Sign algino car yir adan, are		SEAL]
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE			
Personally appeared before me. Judy S and made cath that he saw the within-named p sign, seal, and as their with William B. James	onald Van Nev act and d	keed deinser the wathin deed.	and that deponent. execution thereof.
Sworm to and subscribed before her this	13th	day of January	. 19 79
	e se ser estado en entre en e En entre en	ession experes:	The State of States
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE		tos of pours	
1. Willism B. James. for South Corolina de hereby centify unto all w	. the wife of the wi		Newman
separately examined by me, did declare that sifest of any person or persons, who exert Community and assigns, all her interest and extate and release substitute premises within mentioned and release	che does freels, sol: - renounce, release, also all her main, tr	ontends, and Wothous bos ex- 	mpulsion, diead, or or the within-named or its successors
	4.1		SEAL
Given index by hand and seal, this			
	Mar a server	ission explication	Karth Carley
Received and properly indexed in and recorded in Book this		day of	19
Page County, South	h Carolina	•	
			(leik

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