9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be engine for the 897 surance under the National Housing Act within 60 days from the date hereof curitien 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 fereclosure 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.

day of Pebruary lst WITNESS my hand(s) and seal(s) this Signed, sealed, and delivered in presence of: Delia H. Brown STATE OF SOUTH CAROLINA COUNTY OF Greenville Ruth Drake Personally agreated before meand made cath that he saw the within-named Delia H. Brown act and deed deliver the within deed, and that deponent. witnessed the execution thereof. sign, seal, and as ner W. Clark Gaston, Jr. day of February Sweets to and subscribed before senthis lst My commission expires 9/29/81 RENINCIATION OF BORIE MORTGAGOR A WOMAN STATE OF SOUTH CAROLINA ! COUNTY OF , a Notary Public in and for South Carolina, do tereby centric unto all whom it may concern that Misthe wife of the within-named , did this day appear before ne, 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, whomspever, renounce, release, and fixever relinquish unto the within-named and assigns, all her present and extate ordinate all her path, they and claim of diversity polarical and singular the premises within he officeed and released SEAL. 1.4 1.0. 1 Given under my hand and year, this Some in the growing the Carolina Received and properly indexed in day of and recorded in Book County, South Carolina Page

Re- MECORDED FEB 2 0 1979 at 4:22 P.M.

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at 10:21 A.M. RECORDED FEB 6 1979

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