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 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 2 months 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.

day of May

WITNESS our hand(s) and seal(s) this

Sugan L. Mayfield Patricia G. Smith SEAL]	Signed, sealed, and delivered in presence of:	Frank E. Smith	[ SEAL]
STATE OF SOUTH CAROLINA COINT OF GREENVILLE Personally appeared before me Brenda L. Jones and made outh that he saw the within-named Frank E. Smith and Patricia G. Smith sign, seal, and as their with Susan L. Mayfield  Sworn to and subscribed before me this  TATE OF SOUTH CAROLINA COINTY OF GREENVILLE  1. Susan L. Mayfield for South Carolina, do hereby certify unto all whom it may concern that Was. Patricia G. Smith the wife of the within-named Frank E. Smith did this day appear before me, and, upon being privately and seeparately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, reneance, release, and forever relicquish unto the within-named South Carolina National Bank and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and sia- gular the premises within mentioned and released.  Received and properly indexed in and recorded in Book this  County, South Carolina  Received and properly indexed in and recorded in Book this day of  19	Sugan L. Mayfield	Patricia & Am	ith [SEAL]
Personally appeared before me Brenda I., Jones and made oath that he saw the within-named Frank E. Smith and Patricia G. Smith sign, seal, and as their with Susan L. Mayfield with Susan L. Mayfield with Susan L. Mayfield with seasons of May 19.79  Sworn to and subscribed before me this 30 day of May 19.79  State of South Carolina A Susan L. Mayfield RENUNCIATION OF DOWER  1. Susan L. Mayfield for South Carolina, do hereby certify unto all whom it may concern that Mrs. Patricia G. Smith 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, reconace, release, and forever relinquish unto the within-named South Carolina National Bank 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.  Received and properly indexed in and recorded in Book this County, South Carolina day of 19. Page County, South Carolina day of 19.	Brindo L. Joses		[ SEAL]
Personally appeared before me Brenda I. Jones and made oath that he saw the within-named Frank E. Smith and Patricia G. Smith sign, seal, and as their act and deed deliver the within deed, and that deponent, with Susan L. Mayfield second and subscribed before me this 30 day of May 19 79  Sworn to and subscribed before me this 30 day of May 19 79  LIDAM A LANGUAGE RENUTLIE RENUTCIATION OF DOWER  1. Susan L. Mayfield and the within-named Frank E. Smith the wife of the within-named Frank E. Smith 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, reneance, release, and forever relinquish unto the within-named South Carolina National Bank its successors and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Suman A Mayfield (SEAL Patricia G. Smith day of May 19 79  Linday A May 19 79  Lin	O		[SEAL]
and made oath that he saw the within-named sign, seal, and as their sign, seal, and as their with Susan L. Mayfield within Susan L. Mayfield signal Susan L. Mayfield signal Susan L. Mayfield south Carolina State of South Carolina do hereby certify unto all whom it may concern that Mrs. Patricia G. Smith the wife of the within-named Frank E. Smith 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 South Carolina National Bank 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.  Received and properly indexed in and recorded in Book this day of May 19 79  Suman A. Matter Pade for South Carolina May 19 79  Suman A. Matter Pade for South Carolina and recorded in Book this day of May 19 79			
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE  1. Susan L. Mayfield for South Carolina, do hereby certify unto all whom it may concern that Mrs. Patricia G. Smith the wife of the within-named Frank E. Smith 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 South Carolina National Bank 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.  SEAL  Patricia G. Smith And and seal, this  Received and properly indexed in and received and properly indexed in and received in Book this County, South Carolina  Agy of 19  Linking County, South Carolina	and made oath that he saw the within-named Frank E sign, seal, and as their	. Smith and Patricia act and deed deliver the within d	eed, and that deponent,
RENUNCIATION OF DOWER  1. Susan L. Mayfield for South Carolina, do hereby certify unto all whom it may concern that Mrs. Patricia G. Smith the wife of the within-named Frank E. Smith 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 South Carolina National Bank 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.  SEAL Given under my hand and seal, this  30  Received and properly indexed in and recorded in Book this County, South Carolina  Received and properly indexed in and recorded in Book this County, South Carolina		Sugar L. M	ayfield
for South Carolina, do hereby certify unto all whom it may concern that Mrs. Patricia G. Smith the wife of the within-named Frank E. Smith 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 South Carolina National Bank sits 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.    Advised Smith   SEAL	<i>\</i>	<i>y</i>	
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 South Carolina National Bank, 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.    SEAL   Patricia G. Smith   SEAL   Patricia G. Smith   Seal   Smith   Smith   Smith   Smith   Seal   Smith	, the wife	concern that Mrs. Patricia of the within-named Frank E	G. Smith . Smith
Received and properly indexed in and recorded in Book this day of 19 Page , County, South Carolina	separately examined by me, did declare that she does for fear of any person or persons, whomsoever, renounce.  South Carolina National Bank and assigns, all her interest and estate, and also all her	reely, voluntarily, and without an release, and forever relinquish	y compulsion, dread, or unto the within-named , its successors
and recorded in Book this day of 19 Page , County, South Carolina	Given under my hand and seal, this 30	1 1 1 1 2	7
Clerk	and recorded in Book this		
			Clerk

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