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 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 our	hand(s) and seal(s) this 15th	day of	June	, 19 79
Signed, sealed, and	delivered in presence of:	WADDY LEO	TALLEY	SEAL]
Bevery	C. Duest	Martha tal	lia	lally [SEAL]
Bunell	Laypsay		<u>, , , , , , , , , , , , , , , , , , , </u>	SEAL]
	·			_ SEAL_
STATE OF SOUTH C	1			
Personally appear			darena Te	11au
sign, seal, and as	•	Leo Talley and I act and deed deli	ver the wi	thin deed, and that deponent,
with James W. Fa		\bigcirc	witne	essed the execution thereof.
		Deverly	, C,	Duest
)	
Śworn to and sul	bscribed before me this 15th	/ da	y of	June 19 79
		June	40/7	uppen
		My Commission	No. Expires	ptary Public for South Carolina 5-29-83
STATE OF SOUTH C	7 3 3	RENUNCIATION OF SARY - MORTGAGO		RIED
ī,				, a Notary Public in and
for South Carolina, do hereby certify unto all whom it may concern that Mrs.				
		fe of the within-name		d, upon being privately and
	by me, did declare that she does or persons, whomsoever, renounce	freely, voluntarily,	and witho	out any compulsion, dread, or
	interest and estate, and also all l thin mentioned and released.	ner right, title, and c	claim of d	ower of, in, or to all and sin-
				[SEAL]
Given under my	hand and seal, this	day o	f	, 19
			Not	ary Public for South Carolina
Received and prop	- ·		ı	40
and recorded in Book Page ,	this County, South Carolina	day of		19
				Clerk

RECORDED JUN 1 5 1979 at 4.54 P.M.

37355