9. The Mortgagor further agrees that should this nortgage and the note secured hereby not be eligible tor insurance under the National Housing Act within 60 days—from the date hereby 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 conveved 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 | 26th grad Octobe | er . 19 79 |
|--|--|--|
| | (n n n n n n n n n n n n n n n n n n n | |
| Signed, sealed, and delivered in presence of: | John Memas | Chieno SEAL |
| | JOHN THOMAS OF | |
| J kney & Same | MANCY UD OWEN | SEAL SEAL |
| William & Barner | | SEAL |
| | | SEAL |
| STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE | | |
| Personally appeared before me Nancy D. | Barnes | |
| and made oath that he saw the within-named John | Thomas Owens and Nanc | |
| sign, seal, and as their with William J. Barnes | act and deed deliver the within aitness | n deed, and that beponent, ed the execution thereof. |
| MIII MIII U. Daines | 2 may 10 s | Been o. |
| | 1 Janey Nancy D | . Barnes |
| Sworn to and subscribed before me this | 26th day of O | stober 19 79 |
| Skom to and seaschiod to the the time | 2001 | 2 |
| | 26th William De | Various South Carolina |
| | My commission exp | ires: 9/22/82 |
| STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE | RENUNCIATION OF DOWER | |
| I. William J. Barnes | | , a Notary Public in and |
| for South Carolina, do hereby certify unto all whom a | _ | Jo Owens |
| | | Thomas Owens |
| separately examined by me, did declare that she d | d this day appear before me, and, ses freely, voluntarily, and without | |
| fear of any person or persons, whomsoever, reno | | |
| Cameron-Brown Company | | , its successors |
| and assigns, all her interest and estate, and also against the premises within mentioned and released. | all her might, title, and claim of dou | eer of, in, or to all and sin- |
| guist the premises within acarrence and receased. | | |
| | Manay to lin | VENS 19 79 |
| Given under my hand and seal, this | ONANCY JO ON | iens |
| · | 26th Oct | Sibel 13 |
| | William | Barne Poblic der South Carolina |
| Decained and moneth indexed in | My commission exp | |
| Received and properly indexed in and recorded in Book this | day of | 19 |
| Page County, South Care | | |
| | philips agreement, appropriate commences administrative or the conference of colleges and the conference of the conferen | Clerk |
| OOT 0 6 4070 -4 11 | :21 A.M. | x ices. |
| RECORDED OCT 26 1979 at 11 | CL Beite | |