

The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for recording 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 issued subsequent to the 2 months from the date of this mortgage, deemed to constitute said mortgage and the mortgage being secured conclusive proof of such ineligibility) the Mortgage or the holder of the note shall 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 intent of this instrument that if the Mortgagor shall default in any of 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 any sums 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 on demand, at the option of the Mortgagee, against 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 hands and seals, this 27th day of May 1975

Executed and delivered in presence of:

*Dale E. Warren* SEAL

*Bruce J. Shackleton* SEAL

*Dale K. Clark* SEAL

SEAL

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

Personally appeared before me the undersigned witness  
and made oath that he saw the within-named Dale E. and Ruby Ann B. Warren  
sign and seal their act and deed deliver the within deed, and that deponent  
witnessed the execution thereof.  
the other witness subscribed above

Sworn to and subscribed before me this 27th day of May 1975

*Dale K. Clark*  
My Commission expires 4/7/79  
Notary Public for South Carolina

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

PURSUANT TO DOWER

Dale K. Clark, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruby Ann B. Warren, the wife of the within-named Dale E. Warren, 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 undue influence of persons, whatsoever, renounce, release, and forever relinquish unto the within-named Aiken-Speir, Inc., its successors, all her right, title, and claim of dower of and to all and singular the premises within mentioned and released.

Witness my hand and seal, this 27th day of May 1975

*Ruby Ann B. Warren* SEAL  
*Dale K. Clark*  
Notary Public for South Carolina  
My Commission expires 4/7/79

Received and properly indexed in  
Book \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_  
County, South Carolina

Clerk

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