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 60 days 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 60 days 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. day of September

WITNESS our hand(s) and seal(s) this 20th

			V29
Signed, sealed, and deliver	ed in presence of:	Danie Knie	[ SEAL]
		Sámuel Junior Joe	Λ
Marsha a. i	Zzannece	_ Janee_m_	SEAL!
211/1/21	$I_{AA}$	Janie M. Joe	-
Mulay VXIa	llman		SEAL ]
/			[ SEAI.]
STATE OF SOUTH CAROL COUNTY OF GREENVII			
Personally appeared be and made oath that he saw sign, seal, and as thei with Marsha A. T	ir	Samuel Junior Joe and Ja act and deed deliver the within	
		Muluf OFfa	Uman
Śworn to and subscribe	ed before me this	20th day of Septe	Manuel . 19 80  Manuel . 19 80  Public for South Carolina
		7-22-85 Notary	Public for South Carolina
		77-22-85 Notary RENUNCIATION OF DOXER	Public for South Carolina
COUNTY OF GREENVII	LLE ( ss.	RENUNCIATION OF DOXER	
COUNTY OF GREENVII	LLE \( \) Trammell  by certify unto all whom i	RENUNCIATION OF DOVER  , it may concern that Mrs. Janie M	a Notary Public in and . Joe
COUNTY OF GREENVII	LLE   Trammell  by certify unto all whom i  , th	RENUNCIATION OF DOWER  , it may concern that Mrs. Janie Me wife of the within-named Samuel	a Notary Public in and . Joe Junior Joe
COUNTY OF GREENVII  I. Marsha A. for South Carolina, do hereb	LLE \( \) Trammell by certify unto all whom i , th , d	RENUNCIATION OF DOWER  it may concern that Mrs. Janie M e wife of the within-named Samuel id this day appear before me, and, w	a Notary Public in and Joe Junior Joe pon being privately and
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RECORDED SEP 2 2 1980 at 2:45 P.M.