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 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 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	hand(s) and seal(s) this	28th	day of	February	, 19 83
Signed, sealed, and	d delivered in presence of:		Mhess M.		l SEAL]
elley)	- Smel		7) are a MARY ANN S	ANDERS SANDERS	SEAL]
Vannell !	Sould				SEAL
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	EENVILLE \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		e Storry	Mi Coo	
	the saw the within-named A	_	M. Sanders act and deed del	and Mary Ar	nn Sanders ed. and that deponent, he execution thereof.
Sworn to and	subscribed before me this	28th	Vennatt	February Potary Po	ary , 19 8
			My C		Expires: 3/19/8
STATE OF SOUTH	eenville }	RE	NUNCIATION OF		
I, for South Carolina	Ke NNo 11 E Sow, do hereby certify unto all who	om it may , th <mark>e wife</mark>	of the within-nar	Mary Ann	Notary Public in and Sanders M. Sanders on being privately and
fear of any pers Alliance Mo and assigns, all	ned by me, did declare that shoon or persons, whomsoever, ortgage Company her interest and estate, and als within mentioned and released	ie does fi renounce, iso all he d.	eely, voluntarily release, and for right, title, and	, and without any prever relinquish Claim of dower o	compulsion, dread, or unto the within-named , its successors f, in, or to all and sin-
			Mary du	a Fande	SEAL SEAL
Given under	my hand and seal, this	28th	day	of February	ry 19 83
Received and p and recorded in Bo Page	roperly indexed in		My Commis	ssion Expire	blic for South Carolina es 3/19/83
C					Clerk

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