AND THE SAID GRANTOR covenants that he has not made, done, committed, executed or suffered any act or acts, thing or things whatsoever, whereby or by means whereof, the above mentioned and described premises, or any part or parcel thereof, now are, or at any time hereafter shall or may be impeached, charged or encumbered in any manner or way whatsoever.

IN WITNESS WHEREOF the undersigned on this 28th day of JANUARY, 1974, has set his hand and seal as Field Office CHIEF, LOAN MGT. & PROP. DISP. BR., FHA Field Office, Columbia, South Carolina, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Signed, sealed and delivered in the presence of:

Wheeler H. Howell Jr.
WHEELER H. HOWELL, JR.

Betty W. Estes
BETTY W. ESTES

JAMES T. LYNN
Secretary of Housing and Urban Development

By: Federal Housing Commissioner

By: Sam Counts (SEAL)
SAM COUNTS
Field Office CHIEF, LOAN MGT. & PROP. DISP. BRANCH
FHA Field Office, Columbia, South Carolina

STATE OF SOUTH CAROLINA)
ss
COUNTY OF RICHLAND)

Personally appeared before me WHEELER H. HOWELL, JR. and made oath that he saw the within named SAM COUNTS who is personally well known to him and known to him to be the duly appointed Field Office CHIEF, LOAN MGT. & PROP. DISP. BR., FHA Field Office, Columbia, South Carolina, and the person who executed the foregoing instrument bearing date of JANUARY 28, 1974, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, sign, seal and as his act and deed as Field Office CHIEF, LOAN MGT. & PROP. DISP. BRANCH, for and on behalf of JAMES T. LYNN, Secretary of Housing and Urban Development, deliver the within deed, and that deponent, with BETTY W. ESTES witnessed the execution thereof.

Wheeler H. Howell Jr.
WHEELER H. HOWELL, JR.

Sworn to and subscribed before me this 28th day of JANUARY, 1974.

Frances C. Davis
Notary Public for South Carolina
My Commission Expires 6/16/79.

RECORDED FEB 19 '74 20527

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