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 6th day of February, 1975, has set his hand and seal as Area Office Chief, Loan Mtg. & Prop. Disp.Br. , HUD Area 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:

Secretary of Housing and Urban Development

(SEAL) Area Office Phief, Loan Mtg. & Prop. Disp.Br/. HUD Area Office, Columbia, South Carolina 4 11

STATE OF SOUTH CAROLINA

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COUNTY OF RICHLAND

Betty W. Estes and made oath Personally appeared before me that he saw the within named James L. Gray who is personally well known to him and known to him to be the duly appointed Area Office Chief, Loan Mtg. , HUD Area Office, Columbia, South Carolina, and the & Property Disp. Br. person who executed the foregoing instrument bearing date of February 6, 1975 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 Area Office Chief, Loan Mtg. & Prop. Disp. Branch , for and on behalf of James T. Lynn , Secretary of Housing and Urban Development, deliver the within witnessed the deed, and that deponent, with Beverly M. Russell execution thereof.

Betty W. G stes

Sworn to and subscribed before me this 6th day of February

my commission expires: NOTARY PUBLIC FOR SOUTH CAROLINA

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