

24. Failure or delay of the Seller to enforce any right or to exercise any option hereunder available because of any default shall not operate as a waiver of the right of the Seller to thereafter enforce such right or to exercise such option or any other right or option, for the same or for any subsequent default.

Seller shall give Buyer such evidence of title as he may have in his possession.

26. At Seller's option, Buyer will pay a "late charge" not exceeding four per centum (4%) of any installment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured thereby.

The covenants in this Agreement contained shall be binding upon, and the benefits and advantages hereunder shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto.

IN WITNESS WHEREOF the parties hereto have executed this Agreement in duplicate by setting their hands and seals hereto as of the day and year first above written.

Signed and sealed in presence of:

ADMINISTRATOR OF VETERANS AFFAIRS

James L. Annos
JAMES L. ANNOS (WITNESS)
Gail D. Murray
GAIL D. MURRAY (WITNESS)
J. C. Davis
(WITNESS)

By C. D. Cross (SEAL)
C. D. CROSS, Assistant Loan Guaranty Officer
VA Regional Office, Columbia, SC, Telephone (803)
765-5617, Pursuant to a delegation of authority
contained in VA Regulations 38 C.F.R. section
36.4342 SELLER
Jerry M. Neal (SEAL)
JERRY M. NEAL (SEAL)
Linda J. Neal (SEAL)
LINDA J. NEAL BUYER

STATE OF SOUTH CAROLINA)
)
COUNTY OF RICHLAND)

AFFIDAVIT OF PROBATE

PERSONALLY appeared before me JAMES L. ANNOS and made oath that he saw the Administrator of Veterans Affairs by C. D. CROSS, as Assistant Loan Guaranty Officer of the Veterans Administration, sign and affix the seal of the within Administrator of Veterans Affairs, and as the act and contract of said Administrator deliver the within written contract for the uses and purposes therein mentioned, and that he, with GAIL D. MURRAY, in the presence of each other, witnessed the due execution thereof.

Recorded Oct. 15, 1981 at 1:29 PM

James L. Annos
JAMES L. ANNOS

SWORN to before me this
2nd day of June, 1981.

D. Reid Ellis
D. REID ELLIS
NOTARY PUBLIC FOR SOUTH CAROLINA
(My Commission Expires August 28, 1985.)

To be recorded only as to the
Administrator of Veterans Affairs

Filed for recording in the office of
the R. M. C. for C. D. Cross
County, S. C. at 1:29 PM
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GEORGE F. TOWNES
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