

...the property ... proceedings ... shall property ... municipal charges, taxes, ... the Mortgagee may pay ... If the Mortgagee falls ... the note and back in the note secured hereby ... will not commit or per-

...the mortgaged property insured as ... casualties and contin- ... the Mortgagee and will pay promptly, when ... All insur- ... the Mortgagee at his option either to the reduction of ... In event of foreclosure of ... shall pass to

...all the rents, issues and profits of the mortgaged premises from and after any de- ... then the Mortgagee shall ... toward the payment of the debt secured hereby.

...should this mortgage and the note secured hereby not be eligible for in- ... from the date hereof, (written statement of any officer ... the Secretary of Housing and Urban ... the Mortgagee or the holder of the ... immediately due and payable.

It is agreed that the Mortgagee 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 Mortgagee 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 Mortgagee to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagee waives the benefit of any appraisal 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 my hand(s) and seal(s) this 12 day of February, 19 71

Signed, sealed, and delivered in presence of: Ruth J. Worland [SEAL]

W. H. Williams [SEAL]

Charles Bennett [SEAL]

[SEAL]