

The Mortgagee further certifies that it is a duly licensed mortgagee under the National Housing Act within 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 submitted to the Department of Housing and Urban Development, and that this mortgage, being a first mortgage, is subject to the provisions of the National Housing Act, and that the Mortgagee, at its option, declares all sums secured hereby to be 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. In the event of a default under this mortgage or in the note secured hereby, this mortgage shall be utterly null and void, inoperative to render a full force and effect. 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 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 abstracts 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 14th day of September, 1973

Signed, sealed, and delivered in presence of:

Willie B. Hurley [SEAL]
Willie B. Hurley

W.D. Richardson [SEAL]

Carolyn R. Godfrey [SEAL]

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } ss:

Personally appeared before me **William D. Richardson** and made oath that he saw the within-named **Willie B. Hurley** sign, seal, and as **his** act and deed deliver the within deed, and that deponent, with **Carolyn R. Godfrey** witnessed the execution thereof.

Sworn to and subscribed before me this 14th day of September, 1973
Carolyn R. Godfrey
My commission expires: 12/28/81.

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } ss:

RENUNCIATION OF DOWER

I, **William D. Richardson**, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. **Betty Ann Hurley**, the wife of the within-named **Willie B. Hurley**, did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whatsoever, renounce, release, and forever relinquish unto the within-named **COLLATERAL INVESTMENT COMPANY**, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

Given under my hand and seal, this 14th day of September, 1973
Betty Ann Hurley [SEAL]
W.D. Richardson
Notary Public for South Carolina
My commission expires: 12/16/80.

Received and properly indexed in and recorded in Book this Page County, South Carolina

Clerk

Recorded September 17, 1973 at 9:53 A. M., # 7942

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