8. The Mortgagor further agrees that should this mortgage and the note of an interest of the characteristic of the National Housing Act within 90 days from the date benefit written states of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the Said time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility) the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default un-

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. It is the true meaning of this instrument that if the Mortgagor 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 Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisement 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 hande	s) and seal(s) this	29th	day of	January	. 19 74
Signed, sealed, and delivere	ed in presence of:		Deborah B.	Beddingfield	inficient.
Thomas OK	XA L				SEAL
C. Franker	J. H. ren &	22			SEAL
					SEAL
STATE OF SOUTH CAROL COUNTY OF Greenvil					
Personally appeared be and made oath that he saw sign, seal, and as with Thomas M.	the within-named $-\mathrm{D}\epsilon$		Newton B. Beddingfie act and deed deliver	r the within deed,	and that deponent. execution thereof.
Swern to and subscribe	d before me this	29th	Thomas G	M. Orti	
	My Commiss	ion Ex	xpires: 4/7/80	Votary Publi	ic fly South Carolina
STATE OF SOUTH CAROL COUNTY OF	ina }	RI NO	NUNCIATION OF D F APPLICABL	OVFR EFEMALE	GRANTOR
I, for South Carolina, do herek separately examined by me fear of any person or per	, t . did declare that she	he wife did this does fr	of the within-named day appear before cely, voluntarily, as	me, and, upon to	mpulsion, dread, or
and assigns, all her interes gular the premises within m		all bei	right, title, and cl	aim of dower of, a	, its successors n, or to all and sin-
				<u></u>	[SEAL]
Given under my hand a	nd seal, this		day ef		. 19
				Netary Public	for South Carolina
Received and properly ind and recorded in Book Page .	lexed in this County, South Ca	nolina	day of		19
				Clerk	
		RECOR	ou FEB 174	1927	8 8

4328 RV-2