

The Mortgagee hereby certifies that the mortgagee is not a holder in due course under the National Housing Act with respect to the mortgagee's purchase of the note secured hereby. Written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the date of the making of this mortgage, declining to insure said note and this mortgage, term, date, or value, or any other matter, shall be binding on the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby to be immediately due and payable.

It is agreed that the Mortgagor shall read and sign the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is also the intent 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, of no force or effect, and of no force and virtue. If there is a default in any of the terms, conditions, or covenants of this mortgage and 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 incurred in connection with a contract 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 our hands(s) and seal(s) this 13th day of March, 19 74

Signed, sealed, and delivered in presence of

Joseph D. Galloway [SEAL]
Lorene F. Galloway [SEAL]
James G. Johnson, III [SEAL]

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me Carolyn J. Lehman
and made oath that he saw the within-named Joseph D. Galloway and Lorene F. Galloway
sign, seal, and as their act and deed deliver the within deed, and that deponent
with James G. Johnson, III witnessed the execution thereof.

Sworn to and subscribed before me this 13th day of March, 19 74
James G. Johnson, III
Notary Public for South Carolina
My commission expires 8/12/80

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, James G. Johnson, III, a Notary Public in and for South Carolina, do hereby certify, unto all whom it may concern, that Mrs. Lorene F. Galloway the wife of the within-named Joseph D. Galloway 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, whomsoever, renounce, release, and forever relinquish unto the within-named C. Douglas Wilson & Co., 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 13th day of March, 19 74
Lorene F. Galloway [SEAL]
James G. Johnson, III
Notary Public for South Carolina
My commission expires 8/12/80

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

Clerk

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