

The Mortgagee and the holder of the note secured hereby not be eligible for re-advance under the National Housing Act within 2 months from the date hereof, written statement of any officer of the Department of Housing and Urban Development or a duly authorized agent of the Secretary of Housing and Urban Development dated on or after the 2 months from the date of this mortgage, declining to insure said note and this mortgage, being deemed to constitute a refusal to insure the Mortgagee or the holder of the note and all sums secured hereby shall become 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 on the note secured hereby. It is the true meaning of this instrument that if the Mortgagee shall fully perform all the terms, conditions, covenants, and agreements 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 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 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 and seals this 17th day of October, 1974

Signed, sealed, and delivered in presence of:
Frank Hollis Wiygul, Jr. (with seal)
Sandra N. Wiygul (with seal)
Patrick H. Grayson, Jr. (with seal)
Carolyn A. Abbott (with seal)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me and made oath that he saw the within-named sign, seal, and as their act and deed deliver the within deed, and that deponent, with Patrick H. Grayson, Jr. witnessed the execution thereof.

Sworn to and subscribed before me this 17th day of October, 1974
Notary Public for South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

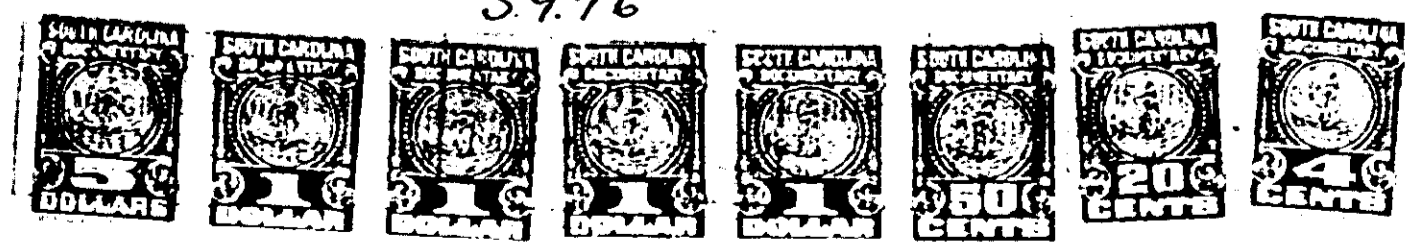
My Commission Expires: 11/13/79
RENUNCIATION OF DOWER
a Notary Public in and for South Carolina

I, Patrick H. Grayson, Jr., the wife of the within-named Sandra N. Wiygul, Jr. 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 Aiken-Speir, Inc., 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 17th day of October, 1974
Received and properly indexed in and recorded in Book this Page County, South Carolina

Sandra N. Wiygul (with seal)
Patrick H. Grayson, Jr. (with seal)
My Commission Expires: 11/13/79
Clerk



RECORDED OCT 17 1974

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