

The Mortgagee further agrees that within 60 days after the date of this instrument... the Department of Housing and Urban Development... said... note and this mortgage being deemed conclusive proof of such indebtedness... 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... until there is a default in the mortgage or in the note secured hereby. It is the intent of this instrument that at the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage... If there is a default in any of the terms, conditions, or covenants of this mortgage... 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 applicable laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage... should the Mortgagor become a party to any suit involving this mortgage... 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 our hands and seals this 30th day of October, 1974.

Signed, sealed, and delivered in presence of: Douglas H. Harbert (SEAL), Sandra J. Harbert (SEAL), William I. Bouton (SEAL), and another blank line (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 with their William I. Bouton, Roy M. Gullick, Douglas H. Harbert and Sandra F. Harbert act and deed deliver the within deed, and that deponent witnessed the execution thereof.

Sworn to and subscribed before me this 30th day of October, 1974. William I. Bouton, My Commission expires: 12-11-79.

STATE OF SOUTH CAROLINA } COUNTY OF GREENVILLE }

RENUNCIATION OF DOWER

I, William I. Bouton, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Sandra F. Harbert, the wife of the within-named Douglas H. Harbert, 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 National Homes Acceptance Corporation, 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 30th day of October, 1974. Sandra F. Harbert (SEAL), William I. Bouton (Notary Public for South Carolina).

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

My Commission expires: 12-11-79 day of 1974

Clerk

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