

9. The Mortgagee further agrees that if the... not be eligible for insurance under the National Housing Act within 2 months... of the Department of Housing and Urban Development... and if the Development dated subsequent to the... from the date of this mortgage... note and this mortgage being deemed conclusive proof... the Mortgagee... 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 under this mortgage or in the note secured hereby. It is the intent of this instrument that if the Mortgagor... fully perform all the terms, conditions, and covenants of this mortgage... and of the note secured hereby... 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 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 and seal this 28th day of February, 1975

Signed, sealed, and delivered in presence of:
[Signature] SEAL
Keith E. Yockey SEAL
[Signature] SEAL
[Signature] SEAL

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Personally appeared before me Sandro L. Newton and made oath that he saw the within-named Keith E. Yockey sign, seal, and as his act and deed deliver the within deed, and that deponent with Sidney L. Jay witnessed the execution thereof.

Sworn to and subscribed before me this 28th day of February, 1975
Commission Expires: 10/20/79

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

RENUNCIATION OF DOWER

I, Sidney L. Jay, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Vicki K. Yockey the wife of the within-named Keith E. Yockey 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 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 28th day of February, 1975
[Signature] SEAL

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

Commission Expires: 10/20/79

Clerk

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