

8. The Mortgagor further agrees that within 90 days after the date of the execution of this mortgage under the National Housing Act within 90 days after the date of the execution of this mortgage of the Department of Housing and Urban Development or any other agency of the United States Government, the Mortgagee shall file a copy of this mortgage with the said agency and this mortgage, being deemed conclusive proof of such filing, shall constitute the Mortgagee's lien on the property and at its option, declare all sums secured hereby immediately due.

It is agreed that the Mortgagee shall hold and enjoy the premises described herein as security for the performance of this mortgage or in the note executed hereby. It is the intention of the parties hereto that the Mortgagee shall take full part in all the terms, conditions, and covenants of this mortgage and of the note secured hereby. If for any reason this mortgage shall be utterly null and void, otherwise than for substantial fraud in fact, it shall nevertheless remain in full force and effect and the note secured hereby shall remain in full force and effect. If there is any defect in any of the terms, conditions, or covenants of this mortgage, and the note secured hereby, then, if the Mortgagee, in its discretion, shall deem it expedient to execute a new mortgage, the Mortgagee shall be authorized to execute and deliver a new mortgage, and this mortgage may be null and void. The Mortgagee waives the benefit of any appraiser or 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, it shall be the duty of the Mortgagor to appear in such proceedings and to defend the same and to pay all costs and expenses, including attorney's fees, shall thereon be borne by and payable immediately to the Mortgagee as a part of the debt secured hereby, and may be recovered and collected thereon.

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 one gender shall be applicable to all genders.

WITNESSETH hand so and seals this 18th day of July 1975

Signed, sealed, and delivered in presence of:

Signatures of witnesses: George Kingery (SEAL), Rebecca F. Kingery (SEAL), Winifred E. Russell (SEAL), Earle G. Prevost (SEAL)

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

Personally appeared before me Winifred E. Russell
and made oath that he saw the within named Larry E. Kingery and Rebecca F. Kingery
sign, seal, and as their act and deed deliver the within deed, and that deponent
with Earle G. Prevost witnessed the execution thereof

Sworn to and subscribed before me this 18th day of July 1975

Notary Public for South Carolina

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

My commission expires:
RENUNCIATION OF DOWER

I, Earle G. Prevost, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Rebecca F. Kingery, the wife of the within named Larry E. Kingery, 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 North Carolina National Bank, 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 18th day of July 1975

Signature of Earle G. Prevost (Notary Public for South Carolina)

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

My commission expires: day of 19

Clerk

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