

The Mortgagee further agrees that it will file this mortgage and the note secured hereunder for recording in accordance with the National Housing Act within _____ from the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development stated subsequent to the _____) from the date of this mortgage, determining to insure said mortgage and mortgagee from and against all claims, in whole or in part, of such indebtedness, the Mortgagee or the holder of the note secured hereby, shall, at the option of the Mortgagee, immediately declare _____ sums secured hereby immediately due and payable.

It is agreed that the Mortgagee shall hold and enjoy the premises above conveyed until there is a default in the payment of the note secured hereby. If there is a default in the payment of the note secured hereby, then the Mortgagee shall be entitled to the terms, conditions, and covenants 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 the payment 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 note 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 required 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 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 _____ day of **July 30**, 19**75**

Executed and delivered in presence of:

Kenneth F. Lothridge SEAL

Sharon P. Lothridge SEAL

Grover S. Parnell, Jr. SEAL

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

Personally appeared before me **Kathryn R. Self**
and made oath that he saw the within-named **Kenneth F. Lothridge and Sharon P. Lothridge**
sign, seal, and as **their** act and deed deliver the within deed, and that deponent,
Grover S. Parnell, Jr. witnessed the execution thereof

Sworn to and subscribed before me this **30** day of **July**, 19**75**
Grover S. Parnell, Jr.
Notary Public for South Carolina

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

RENEWAL OF DOWER

Grover S. Parnell, Jr., Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. **Sharon P. Lothridge**, the wife of the within-named **Kenneth F. Lothridge** 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 **Cameron-Brown Company**, its successors, its 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.

Witness my hand and seal, this _____ day of _____, 19____

Sharon P. Lothridge SEAL

30 day of **July**, 19**75**
Grover S. Parnell, Jr.
Notary Public for South Carolina

Received and properly indexed in _____ day of _____, 19____
Recorded in Book _____ this _____ day of _____, 19____
Page _____ County, South Carolina

Clerk

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