

8. The Mortgagor further agrees that should this mortgage and the note secured hereunder be held in liquidation under the National Housing Act within 90 days... of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the said date then the date of this mortgage and the note secured hereunder and this mortgage, being deemed conclusive proof of such liquidation, the Mortgagor or the holder of the note may, at its option, declare all sums secured hereby to be immediately due and payable.

It is agreed that the Mortgagor shall hold and enjoy the premises above described until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereunder, that then this mortgage shall be utterly null and void, otherwise to remain in full force and effect. 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 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 22nd day of August, 1975

Signed, sealed, and delivered in presence of:

William C. Owens SEAL
Rebecca S. Owens SEAL
[Signature] SEAL
[Signature] SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me Cynthia D. Pickel
and made oath that he saw the within-named William C. Owens and Rebecca S. Owens
sign, seal, and as their act and deed deliver the within deed, and that document,
with Patrick C. Fant, Jr. witnessed the execution thereof.

Sworn to and subscribed before me this 22nd day of August, 1975

[Signature] Notary Public for South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Patrick C. Fant, Jr., a Notary Public in and
for South Carolina, do hereby certify unto all whom it may concern that Mrs. Rebecca S. Owens
the wife of the within-named William C. Owens
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
Carolina National Mortgage Investment Co., 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 sin-
gular the premises within mentioned and released.

Given under my hand and seal, this 22nd day of August, 1975

[Signature] SEAL
Notary Public for South Carolina

Received and properly indexed in
and recorded in Book this day of 19
Page County, South Carolina

Clerk