9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 60 days 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 dated subsequent to the saidtime from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility) the Mortgagee or the holder of the 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 above conveyed 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 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 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 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.

ber shall includ	le the plural, the plural the Ourhand(s) and seal(s)	_		t any gende day of	er shall be app May	olicable to a , 19	
	and delivered in plesence of	,	ALK	word			_[SEAL]
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Depore	D. J. Garriso	<i>~</i>	<u>G</u> n	nie K	onare		_[SEAL]
			Cyn	thia.	Hrah	am	_[SEAL]
STATE OF SOU'COUNTY OF G			Ŏ				
and made oath the sign, seal, and a	hat he saw the within-named	Annie	ersigned Kanard, act and de	M.L. K	inard, Mi the within dee withersed th	d, and that	деропепі, 🚞
Śworn to and	d subscribed before me this	11:	Dear	vah of	Notary Pub	Arris de lic for Sout	
	<u> </u>		MY COM	mission	expires:	-1-29-8	1
STATE OF SOUT COUNTY OF	TH CAROLINA	R	RENUNCIATI	ON OF DOW	VER		
•,	he undersigned a, do hereby certify unto all	, the wil	fe of the with	iin-named	, a No innie Ree M.L. Ki e, and, upon	nard	
fear of any pers Aiken-S and assigns, all	ned by me, did declare tha son or persons, whomsoeve Speir, Inc. her interest and estate, and s within mentioned and relea	er, renounce	e, release, a er right, title	and forever e, and claim	relinguish un of dower of,	to the with , its su in, or to a!l	in-named ccessors and sin-
Given under	my hand and seal, this	11th	Mens	day of	May May Notary Public expires	2170	[SEAL] , 19 77
Received and p nd recorded in Boo Page ,	roperly indexed in ok this County, Sou	ith Carolina	Му сог	nmission day of	Notary Publy n expir es	c jor south	Carolina 81 19
						Clerk	

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