9. The Mortgagor further agrees that should this nortgage and the note secured hereby not be eligible for insurance under the National Housing Act within from the date hereof curitien 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 time 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 conveved 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 bereby 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 denand, 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.

	hand(s) and seal(s) this	30th	day of	November	, 19 7	•
	delivered in presence of:		FRANCIS	CARROLL YON	C. Georgia	SEAL
Elizabeth?	M. alewini Prhub		NANCY YO	NGUE /	gu _	SEAL
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STATE OF SOUTH COUNTY OF CR	CAROLINA EENVILLE \$557					
Personally agge and made eath that I sign, seal, and as with Schaefer	be saw the within-named Fran their	act and	l Yongue deed deliv	and Nancy er the within do witnessed	eed, and that the execution	•
Swom to and su	ubscribed before me this	30th	1.15	Novem		. 19 77
		My Ca	mmission	Expires 11	/19/79	
STATE OF SOUTH COUNTY OF CRE	CAROLINA SS:		ATION OF I			
1. for South Carolina, d		wife of the	vithin-names	Nancy Yong Francis	Carroll Yo	ngue
separately examined	d by me, did declare that she do			e me, and, upo nd without any		
	or persons, whomsoever, reno				unto the with	
and assigns, all her gular the premises w	r interest and estate, and also a rithin mentioned and released.	all her right.	title, and c	laim of dower o	of, in, or to al	l and sin-
Given under my	hand and seal, this	30th	Nancy of the day of th	Novemb	GUL et	[SRAL] : 19,77
Received and pro and recorded in Book Page ,	perly indexed in RMC Office this GreenvilleCounty, South Caro	30th		Votary Pron Expires 1	iblic for South 1/19/79	Carolina
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Register of Mesne Conveyance XEKN

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