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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 sixty 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 said 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 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.

WITNESS her ha	nd(s) and seal(s) this 23r	d day of March	, 19 78.
Signed, sealed, and deli	vered in presence of:	Debra A. Mellette	SEAL]
IL Be	·		SEAL]
Kathy	H. Burning		[SEAL]
•			[SEAL]
STATE OF SOUTH CAR COUNTY OF GREENVI			
Personally appeared and made oath that he sa sign, seal, and as he with Thomas C. B	r	A. Mellette act and deed deliver the within deed,	and that deponent, execution thereof.
Śworn to and subscr	ibed before me this 23rd	day of March	, 19 78.
STATE OF SOUTH CARC	OLINA ss:	My Commission expires of RENUNCIATION OF DOWER NOT NECESSARY-WOMAN MORTGAGOR	411119.
I, for South Carolina, do her	eby certify unto all whom it m	, a Not ay concern that Mrs. ife of the within-named	ary Public in and
separately examined by rear of any person or p	ne, did declare that she does	his day appear before me, and, upon b freely, voluntarily, and without any cor e, release, and forever relinquish unto	npulsion, dread, or the within-named
and assigns, all her integular the premises within	rest and estate, and also all l mentioned and released.	her right, title, and claim of dower of, in	, its successors , or to all and sin-
			[SEAL]
Given under my hand	and seal, this	day of	, 19
Received and properly i	ndexed in	Notary Public	for South Carolina
nd recorded in Book Page ,	this County, South Carolina	day of	19
			Clerk

28012