

9. The Mortgagee further agrees that should this mortgage and the debt secured hereunder be foreclosed in accordance with the National Housing Act within a period of 180 days after 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 date hereof from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such insurability, 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 Mortgagee 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 Mortgagee 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 Mortgagee waives the benefit of any appraiser or 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. Wherever 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 14th day of January, 1977

Signed, sealed, and delivered in presence of:

[Handwritten signatures]

[Signature] SEAL
(Richard J. Hughes)

[Signature] SEAL
(Shirley D. Hughes)

SEAL

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me *[Signature]* Ann Chapman
and made oath that he saw the within named *[Name]* and *[Name]*
sign, seal, and as *[Name]* witness and that deposit
with Timothy H. Farr *[Signature]* witnessed the execution thereof.

[Signature]
(Ann Chapman)

Sworn to and subscribed before me this 14th day of January, 1977

[Signature]
Notary Public for South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

REINVESTMENT OF TRUST

I, *[Signature]* a Notary Public in and
for South Carolina, do hereby certify that all of whom it may concern that Mrs. *[Name]*
the wife of the within named *[Name]*
and this day appeared before me, and in being privately and
separately examined by me, she declared that she freely, voluntarily, and without any compulsion, dread, or
fear of any person or persons, and with full understanding of the nature and consequences of the within named
and her heirs, successors, and assigns, shall have and enjoy the premises described herein, together with all and singular
the premises, with the improvements and appurtenances.

[Signature] SEAL
[Signature] January 1977

Received and properly indexed in
and recorded in Book *[Number]* Page *[Number]*
County, South Carolina

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