JDR JMHR

[illegible] Mortgagee further covenants and agrees that all the [illegible] of the [illegible] shall be in accordance with the National Housing Act, Section 203 [illegible] the date hereof, unless otherwise [illegible] by the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development, and that in the event said [illegible] at the date of this mortgage, failing to insure said note within [illegible] days from the date hereof, shall be 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 a reasonable attorney's fee, shall thereupon become due and payable immediately on demand, at the option of the Mortgagee, [illegible] 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 first day of December, 1978.

Signed, sealed, and delivered in presence of:

John Douglas Rainey — SEAL

Ida Maria H. Rainey — SEAL

JDR — SEAL

JMHR — SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me Vickie D. Wilkerson and made oath that she saw the within named John Douglas Rainey and Ida Maria H. Rainey sign, seal and deliver the within deed, and that deponent, with Bill L. Bateman, witnessed the execution thereof.

SWORN TO before me this 1st day of December, 1978.

Notary Public for South Carolina
My commission expires: [illegible]

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, Bill L. Bateman, a Notary Public in and for South Carolina, do hereby certify that Ida Maria H. Rainey, wife of John Douglas Rainey, 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 whomsoever, renounce, release and forever relinquish unto the within mentioned Collateral Investment Company, its successors and assigns, all her interest and estate, and also her right of dower, of and in all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 1st day of December, 1978.

Notary Public for South Carolina
My commission expires: [illegible]

Recorded this [illegible] day of [illegible], 19[illegible] at [illegible] o'clock [illegible] M., and recorded in Register of Deeds Office for Greenville County, South Carolina, in Mortgage Book [illegible] at page [illegible].

Re-RECORDED JAN 22 1979 at 2:24 P.M.

RECORDED DEC 4 1978 at 2:47 P.M.

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