9. The Mortgagor further agrees that should this contrare and the rate secund herein not be clirible to insurance under the National Housing Act within sixty—from the date here to written states ent 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 precises 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	our hand(s) and seal(s) this	5th	day of	July	, 19 79
Signed, sealed.	and delivered in presence of:			Wilm	SEAL]
John	G. Cheros		Joe/C. Wils Alan R. Gai	1 Cal.	SEAL
U Cour.	L. Bema				SEAL
					SEAL
STATE OF SOU					
and made oath the sign, seal, and a	hat he isaw the within-named $-{\sf J}$	unders oe C.	Wilson and A	er the within dee	iley Ed. and that deponent, the execution thereof.
Sworn to an	d subscribed before me this		oth day	Present.	•
STATE OF SOU COUNTY OF	TH CAROLINA		My Comm. exp NUNCIATION OF D nortgagors no	OWER	7.0.7
I. for South Carolin		the wife	of the within-named		Notary Public in and being privately and
	ined by me, did declare that she ison or persons, whomsoever, i	e does fr	eely, voluntarily, ar	ed without any	compulsion, dread, or
	her interest and estate, and alses within mentioned and released		right, title, and cla	aim of dower of,	
					[SEAL]
Given under	my hand and seal, this		day of		. 19
				lir for South Carolina	
Received and and recorded in Bo Page	properly indexed in ook this County, South C	Carolina	day of		19
					Clerk

RECORDED JUL 5 1979 at 1:41 P.M.

S

0