

1027-133

9. The Mortgagor further agrees that should this mortgage and the note secured hereby be declared null and void under the National Housing Act within 60 days from the date hereof written state orders of the Secretary of Housing and Urban Development dated subsequent to the 60 days from the date of this mortgage, the terms of said note and this mortgage, being deemed conclusive proof of such invalidity, 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 appraiserment 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 10th day of December 1980

Signed, sealed, and delivered in presence of:

Ronnie D. Bratcher, Sr. SEAL
Ronnie D. Bratcher, Sr.

William W. King
William W. King

Stella L. Bratcher SEAL
Stella L. Bratcher

James B. Jacobsen

SEAL

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared before me William W. King
and made oath that he saw the within-named Ronnie D. Bratcher, Sr., & Stella L. Bratcher
sign, seal, and as their
with James B. Jacobsen

William W. King
William W. King

Sworn to and subscribed before me this 10th day of December 1980

My Commission Expires: 4/16/84

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

REINUNCIATION OF DOWER

I, James B. Jacobsen, Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Stella L. Bratcher, the wife of the within-named Ronnie D. Bratcher, Sr., 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 threat of any person or persons, of any name, her name, release, and forever relinquish unto the within-named Engel Mortgage Company, Inc., its successors and assigns, all her interest, title, estate, and all her right, title, and claim of dower in, to, and in and on the premises within mentioned and released.

Stella L. Bratcher SEAL
Stella L. Bratcher December 1980

Witnessed my hand and seal this 10th

Received and properly indexed in
and recorded in Book this
Page County, South Carolina

My Commission Expires: 4/16/84

clerk

at 12:02 P.M.

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