

9. The Mortgagor further agrees that should this mortgage and the note secured hereby... within 2 months 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.

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 my hand(s) and seal(s) this 14th day of January, 1983

Signed, sealed, and delivered in presence of:

David C. Waldrep, II [SEAL]

Beverly C. Guest [SEAL]

James W. Fayssoux [SEAL]

STATE OF SOUTH CAROLINA } ss: COUNTY OF GREENVILLE

Personally appeared before me Beverly C. Guest and made oath that he saw the within-named David C. Waldrep, II act and deed deliver the within deed, and that deponent, sign, seal, and as his witnessed the execution thereof. with James W. Fayssoux

Sworn to and subscribed before me this 14th day of January, 1983 My Commission Expires: 5-29-83

STATE OF SOUTH CAROLINA } ss: COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, James W. Fayssoux, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Diane T. Waldrep, the wife of the within-named David C. Waldrep, II, 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 or persons, whomsoever, renounce, release, and forever relinquish unto the within-named First Federal Savings and Loan Association of South Carolina, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.

Given under my hand and seal, this 14th day of January, 1983

Diane T. Waldrep [SEAL]

James W. Fayssoux Notary Public for South Carolina My Commission Expires: 5-29-83

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Clerk

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