The Mortgagor further screen that should this mortgage and the note secured hereby not be eligible for insurance under the National Homing Act within 90 (days) from the date hereof (written statement of any officer of the Department of Housing and Urban Development of authorized agent of the Secretary of Housing and Urban Development dated subtanged to the gaid time from the date of this mortgage, declining to insure said note and this mortgage belong downed conclusive proof of such ineligibility) the Mortgage 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

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 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 28th	day of March , 19 72	
Signed, sealed, and delivered in presence of:	goe whelle [SEAL]	-
Told M. Doll	Joe W. Kelly [SEAL]	
achie Japhley	Cýnthia A. Kelly /	
	[SEAL]	. •
STATE OF SOUTH CAROLINA COUNTY OF Greenville ss:	and the second of the second o	
Personally appeared before me Jackie M. and made oath that he saw the within-named Joe W. sign, seal, and as their		-
with Fred N. McDonald	Ochie witnessed the execution thereof.	
Sworn to and subscribed before me this 28th	day of March 73 19 72	* 1
STATE OF SOUTH CAROLINA ss. REN	Notary Public Tot South Carolina My Commission Exp. 11/4 NUNCIATION OF DOWER	4/8
	concern that Mrs. Cynthia A. Kelly of the within-named Joe W. Kelly	
, did this eparately examined by me, did declare that she does freeze of any person or persons, whomsoever, renounce,	day appear before me, and, upon being privately and eely, voluntarily, and without any compulsion, dread, or release, and forever relinquish unto the within-named	
Wachovia Mortgage Company and assigns, all her interest and estate, and also all her cular the premises within mentioned and released.	right, title, and claim of dower of, in, or to all and sin-	
Given under my hand and seal, this 28th	Cynthia A. Kelly March 19 72	
Received and properly indexed in My ad recorded in Book this County, South Carolina	Notary Public for South Carolina Commission Expires: 11/4/80	
Recorded Oct.9 1972 at 3:00 P.M. #	# 10746 Gro-1571 0-443-270	