9. The Mortgagor further agrees that should this nortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 60 days 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. 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 inute 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 scal(s) this 1s	t day of February	y . 19 79
Signed, sealed, and d	elivered in presence of:	Delia H. Brown	Bracen SEAL
	of the 2 has	· ·	SEAL
Buth	Lian		SEAL ;
			SEAL
STATE OF SOUTH C COUNTY OF Green	AROLINA }		
Personally agree	ared before me Ruth Dr		
	e saw the within-named Delia H	l. Brown set and deed deliver the within	n doed and that decoment
sign, seal, and as			ed the execution thereof.
with	W. Clark Gaston, Jr.	Zut.	Link
	bscubed before me this lst on expires 9/29/81	day of Febr	ruary . 19 79
STATE OF SOUTH COUNTY OF	AROLINA RI	NUNCIATION OF DOTER MO	ORTGAGOR A WOMAN
1.			, a Notary Public in and
	lo herely certify unto all whom it may		·
fear of any person	, did thing the did declare that she does it or persons, whomsoever, renounce	, release, and forever relingu	any compulsion, dread, or ish unto the muthin-named , its successors
	rinterest and estate, and also all be othin mentioned and released.	a right, title, and claim of com	er or, in, or to an and sin-
			SEAL.
Given under my	hand and seal, this	đay ⊹a	. 19
		Victor	Public Ser Suit Carelina
Received and pro- and recorded in Book	perly indexed in this	day of	19
Page .	County, South Catolina		
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