9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for in surance under the National Housing Act within 60 days from the date hereof excitten 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 60 day 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 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	hand(s) and seal(s) this	19th	day of	July	, 19 79
Signed, sealed, an	nd delivered in presence of:	Jen Jen		. Doma Tomanovici	norch seal
Jeans	& Brance	,	9	T	SEAL
James	Mondo				SEAL
					SEAL
STATE OF SOUTH COUNTY OF GR					
and made oath that sign, seal, and as	t he saw the within-named J		10 Tomano	er the within dee	d, and that deponent,
with James C	. Sarratt	(Jean	witnessed th	e execution thereof.
Śworn to and	subscribed before me this	194	day	bud	, 197
				Votary Pub	dic for South Carolina
STATE OF SOUTH COUNTY OF GRE	CAROLINA SENVILLE	RENUNC	JATION OF D	OWER	
I,	NOT NE	CESSARY -	- MORTGAG	OR UNMARRII	ED. otary Public in and
for South Carolina,		the wife of the	e within-named		
separately examine fear of any perso	ed by me, did declare that she on or persons, whomsoever, re	does freely.	voluntarily, ar	nd without any c	being privately and compulsion, dread, or nto the within-named , its successors
	er interest and estate, and als within mentioned and released.	o all her right	, title, and cl	aim of dower of,	in, or to all and sin-
					[SEAL
Given under m	y hand and seal, this		day of		. 19
				Votary Publ	ic for South Carolina
Received and pro and recorded in Book Page	operly indexed in k this County, South C	arolina	day of		19
		1:25 A.N			Clerk 7566
RECORDED JUL	20 1979 at 10:	06 A.M.			

4328 RV.

Me-recorded August 15, 1979 at 3:22 1.M.

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