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9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insur-
ance under the National Housing Act within **sixty** 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 **same** 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 un-
der 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 num-
ber 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 1st day of December, 1980

Signed, sealed, and delivered in presence of:

Charles E. Howard
Virginia B. Tate

Ronald M. White [SEAL]

Shirley White [SEAL]

[SEAL]

[SEAL]

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } ss:

Personally appeared before me Virginia B. Tate
and made oath that he saw the within-named Ronald M. White and Shirley White
sign, seal, and as their
with Charles E. Howard

act and deed deliver the within deed, and that deponent,
witnessed the execution thereof.

Virginia B. Tate

Sworn to and subscribed before me this 1st

day of December, 1980

Charles E. Howard
Notary Public for South Carolina

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } ss:

RENUNCIATION OF DOWER

I, Charles E. Howard, a Notary Public in and
for South Carolina, do hereby certify unto all whom it may concern that Mrs. Shirley White
the wife of the within-named Ronald M. White
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
The Kissell Company, 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 sin-
gular the premises within mentioned and released.

Shirley White [SEAL]

Given under my hand and seal, this 1st

day of December, 1980

Charles E. Howard
Notary Public for South Carolina

Received and properly indexed in
and recorded in Book this day of 19
Page County, South Carolina

Clerk

RECORDED DEC 2 1980 at 4:27 P.M.
Re-RECORDED DEC 29 1980 at 3:56 P.M.

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