9. The Mortgagor further agrees that should this mortgage 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 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	7th	day of	June	. 19	83
Signed, sealed, and d	elivered in presence of:		Donald	W. Davis		_[SEAL]
William	Barnes			W. DAVIS		[SEAL]
Marcy J.	Barnes					_[SEAL]
	,					[SEAL]
STATE OF SOUTH C	AROLINA SNVILLE ss:					
Personally appea	and the second of the second o		rsigned			
	saw the within-named	Donal	d W. Davis			_
sign, seal, and as	his		act and deed delive			•
with the oth	er witness			witnessed th	ie execution	thereof.
		,	1 Janey	N. Ja	men	
	•		''			
Swom to and sub	scribed before me this	7th	day	of June		, 19 83
		, 611	Y , J. 11.			, 03
		-	Coma.	$m + y \propto x$	Ernes	1.0
			My commission	n expires	<u>~~9/28//9</u>	h Carolina
STATE OF SOUTH C	AROLINA ss:	ŔE	NUNCIATION OF D			
	,			MORTGA	AGOR NOT	MARRIED
I,				. a N	lotary Publi	c in and
•	hereby certify unto all who	m it may	concern that Mrs.	, a i	totaly ruon	C III allu
			of the within-named			
			day appear before	me. and. upon	being onv	ately and
separately examined	by πe, did declare that sh	e does fr	eely, voluntarily, ar	d without any	compulsion.	dread, or
fear of any person	or persons, whomsoever, r	enounce,	release, and forev	er relinguish u	nto the with	nin-named
					, its si	iccessors
	interest and estate, and als hin mentioned and released		right, title, and cla	aim of dower of,	in, or to al	l and sin-
					<u></u>	[SEAL]
Given under my h	and and seal, this		day of			, 19
				Notary Pub	lic for South	Carolina
Received and prope	rly indexed in				a joi coun	Curonna
and recorded in Book Page ,	this County, South C	Carolina	day of		•	19
					Clerk	
					Cuir	

RECORDED JUN 7 1983

at 11:22 A.M.

32994

4328 W.ZJ

THE PROPERTY OF