8. 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.

ber shall include the p	lural, the plural the singular, a	nd the use of any gender shall be a	pplicable to all genders.
WITNESS our h	and(s) and seal(s) this	4th day of December	, 19 7 <sup>1</sup> 4.
Signed, sealed, and del	ivered in presence of:	Calvin W. Abercrom  Patricia Ann Abercrom  Patricia Ann Abercrom	bie, Jr.  Canon lieseal, crombie
Partain 4	· Calila	· ·	SEAL ;
			[ SEAL]
STATE OF SOUTH CAP COUNTY OF GREEN			
sign, seal, and as		n W. Abercrombie, Jr. act and deed deliver the within d	leed, and that deponent, the execution thereof.
	ribed before me this 4th	day of Dece	lylie #
My Commission	on Expires: 9/11/78.	Notary 1	Public for South Carolina
STATE OF SOUTH CAL COUNTY OF GREEN	ROLINA Ss:	RENUNCIATION OF DOWER	
for South Carolina, do h separately examined by fear of any person or	, did to me, did declare that she does persons, whomsoever, renounce	, a ay concern that Mrs. Patricing of the within-named Calvin his day appear before me, and, up freely, voluntarily, and without ange, release, and forever relinquish	on being privately and v compulsion, dread, or
	BROWN COMPANY terest and estate and also all	her right, title, and claim of dower	, its successors
gular the premises withi	n mentioned and released.		or, m, or to all and SIN-
		Patricia ann al	Gercrombie SEAL]
Given under my har	nd and seal, this 4th	day of Decem	ber , 1974.
Received and properly	y indexed in		omic for coath Carolina
and recorded in Book Page ,	this County, South Carolina	day of	19
			Clerk
			W.I.

RECORDED DEC 6 '74 14014

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