

The Mortgagee further agrees that it will not be liable for insurance under the National Housing Act... 60 days... written statement of any officer of the Department of Housing and Urban Development... said note and this mortgage being deemed conclusively to be made in full... 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 Mortgagee shall retain title to the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the intent 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 attorney's fees, incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately 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. Wherever 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 our hand and seals, this 23rd day of April, 1975

Signed, sealed, and delivered in presence of:

Columbus Lafayette Mullenix SEAL
Columbus Lafayette Mullenix

Julie S. Mullenix SEAL
Julie S. Mullenix

William T. Beaton SEAL

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Personally appeared before me *Linda C. Beaton*
and made oath that he saw the within named **Columbus Lafayette Mullenix and Julie S. Mullenix**
sign, seal, and as **their** witness, and did deliver the within deed, and that deponent,
with *William T. Beaton* witnessed the execution thereof.

Sworn to and subscribed before me this 23rd day of April, 1975

My Commission Expires: 12-11-79

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

RENUNCIATION OF DOWER

I, *Linda C. Beaton*, a Notary Public in and for South Carolina, do hereby certify that when at my office that Mrs. **Julie S. Mullenix** the wife of the within named **Columbus Lafayette Mullenix** and, upon being privately and separately examined by me, did declare that she was not, at any time, and without any compulsion, dread, or fear of any person or persons, who may or may not be named, and to her relinquish unto the within named **National Homes Acceptance Corporation**, its successors and assigns, all her interest and estate, and also her right, title, and claim, if dower or, in, or to all and singular the premises within mentioned and to be used.

Given under my hand and seal, this 23rd day of April, 1975

My Commission Expires: 12-11-79

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

Clerk

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