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AND THE SAID GRANTEE covenants that he has not, does, nor, committed, executed or suffered any act or acts, legal or illegal, whatsoever, whereby or by means whereof, the above mentioned premises, or any part or parcel thereof, now are, or at any time hereafter shall or may be impeached, charged or encumbered in any manner or way whatsoever.

IN WITNESS WHEREOF the undersigned on this 12th day of November 19 74, has set his hand and seal as Field Office Chief, Loan Mgt. and Prop. Disp. Branch, FHA Field Office, Columbia, South Carolina, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Signed, sealed and delivered in the presence of: James T. Lynn, Secretary of Housing and Urban Development

By: Federal Housing Commissioner

Betty W. Estes

Jan Counts (SEAL)
Jan Counts, FHA Field Office Chief, Loan Mgt. and Prop. Disp. Branch
FHA Field Office, Columbia, South Carolina

Beverly M. Russell

STATE OF SOUTH CAROLINA)

COUNTY OF RICHLAND)

Personally appeared before me Betty W. Estes and made oath that he saw the within named Jan Counts who is personally well known to him and known to him to be the duly appointed Field Office Chief, Loan Mgt. and Prop. Disp. Branch, FHA Field Office, Columbia, South Carolina, and the person who executed the foregoing instrument bearing date of November 12, 19 74, by virtue of the authority vested in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, sign, seal and as his act and deed as Field Office Chief, Loan Mgt. and Prop. Disp. Branch, for and on behalf of James T. Lynn, Secretary of Housing and Urban Development, deliver the within deed, and that he signed with

Beverly M. Russell witnessed the execution thereof.

Betty W. Estes

Sworn to and subscribed before me this 12th day of November 19 74.

Una L. Patton
Notary Public for the State of South Carolina
My Commission Expires 12-31-82

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