It is further covenanted and made of the essence hereof that in case of default for five days in the performance of any of the covenants herein on the part of the Mortgagor, then it shall be optional with Mortgagee to consider all unmatured indebtedness or liability secured hereby, and accrued interest thereon, as immediately due and payable, without demand and without notice or declaration of said option, and Mortgagee shall have the right forthwith to institute proceedings to enforce the collection of all moneys secured hereby or to foreclose the lien hereof.

It is further stipulated and agreed by and between the parties that the Mortgagee shall have the right to exercise any option or privilege herein given or reserved and to enforce any duty of the Mortgagor at any time without further or other notice regardless of any prior waiver by Mortgagee or default of Mortgagor or delay by Mortgagee in exercising any right, option, or privilege or enforcing such duty of Mortgagor, and no waiver by Mortgagee of default of Mortgagor nor delay of Mortgagee in exercising any right, privilege or option or in enforcing any duty of Mortgagor shall be deemed, held, or construed to be a waiver of any of the terms or provisions of this mortgage or of any subsequent default.

A.D. 19 76.	
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Signed, Sealed and Delivered in the presence of	
I James Ill. Thell	
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TATE OF SOUTH CAROLINA	
COUNTY OF TAREMARLE	J. Dianne Mitchell
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	witnessed the execution thereof.
worn to before me this	1 1 - M- 1 11
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A.D. 19.75	1st Subscribing Witness
Notary Public, S. C.	
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I,	At 11:30 A.W.  RETURN TO:  JIM WALTER HOMES, INC.  P. O. BOX 22601

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