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 stated 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.

STATE OF SOUTH CAROLINA COUNTY OF Greenville  Personally appeared before me Hilda M. Reese and nade cath that he saw the within-named Gary D. O'Sullivan and Shyrl O'Sullivan act and deed deliver the within deed, and that deponent, sign, seal, and as their act and deed deliver the within deed, and that deponent, with W. Allen Reese  Sworn to and subscribed before me this  Commission expires: 11/23/8Way Public for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville  J. W. Allen Reese  for South Carolina, do bereby certify unto all whom it may concern that Mrs. Shyrl O'Sullivan the wife of the within-named Gary D. O'Sullivan did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dired, or fear of any person or persons, whomsoever, renounce, release, and forever relingish unto the within-named Cameron-Brown Company and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Siny of Sullivan  Signal Assignation of Su	WITNESS our hand(s) and seal(s) this 26th	day of June 1978
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STATE OF SOUTH CAROLINA COUNTY OF Greenville  Personally appeared before me Hilda M. Reese and made oath that he saw the within-named Gary D. O'Sullivan and Shyrl O'Sullivan sign, seal, and as their act and deed deliver the within deed, and that deponent, with W. Allen Reese  Sworn to and subscribed before me this  Commission expires: 11/23/80 ary Pablic for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville  1, W. Allen Reese for South Carolina, do hereby certify unto all whom it may concern that Mrs. the wife of the within-named Gary D. O'Sullivan dithis day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Given under my hand and seal, this  County, South Carolina Commission expires: 11/23/ Received and properly indexed in and recorded in Book this County, South Carolina County, South Carolina County, South Carolina County, South Carolina County County, South Carolina County County, South Carolina County County, South Carolina 19 Received and properly indexed in and recorded in Book this County, South Carolina	Signed, sealed, and delivered in presence of:	
STATE OF SOUTH CAROLINA COUNTY OF Greenville stript of the wite of the within-named Gary D. O'Sullivan and Shyrl O'Sullivan and shyrl o'Sullivan and shyrl o'sullivan and sign, seal, and as their act and deed deliver the within deed, and that deponent, sign, seal, and as their act and deed deliver the within deed, and that deponent, witnessed the execution thereof.  Sworn to and subscribed before me this 26th day of June 1978  Commission expires:11/23/80kary Pablic for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville stript of Greenville	Wieder Ch Reise	munc -
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and made oath that he saw the within-named Gary D. O'Sullivan and Shyrl O'Sullivan sign, seal, and as their act and deed deliver the within deed, and that deponent, with W. Allen Reese  Swom to and subscribed before me this  Commission expires:11/23/80/ary Public for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville  1, W. Allen Reese  1, We wife of the within-named Gary D. O'Sullivan the wife of the within-named Gary D. O'Sullivan did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book this Commission expires: 11/23/ Boy of June  Notary Public for South Carolina Commission day of June  Notary Public for South Carolina Commission day of June  Notary Public for South Carolina Commission day of June  Notary Public for South Carolina Commission expires: 11/23/ Shyfi O'Sullivan  Notary Public for South Carolina Commission expires: 11/23/ Shyfi O'Sullivan  Aday of June  Notary Public for South Carolina Commission expires: 11/23/ Shyfi O'Sullivan  Aday of June  Notary Public for South Carolina Commission expires: 11/23/ Shyfi O'Sullivan  Aday of June  Notary Public for South Carolina Commission expires: 11/23/ Shyfi O'Sullivan		
sign, seal, and as their act and deed deliver the witnessed the execution thereof, witnessed the execution thereof.  Sworn to and subscribed before me this  Commission expires:11/23/80dary Pablic for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville ss:  RENUNCIATION OF DOWER  1, W. Allen Reese for South Carolina, do hereby certify unto all whom it may concern that Mrs. Shyrl O'Sullivan , the wife of the within-named Gary D. O'Sullivan , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company , its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book this County, South Carolina	Personally appeared before me Hilda M. R	eese
Sworn to and subscribed before me this  26th  Commission expires:11/23/80tary Public for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville  1, W. Allen Reese for South Carolina, do hereby certify unto all whom it may concern that Mrs. Shyrl O'Sullivan , the wife of the within-named Gary D. O'Sullivan , the wife of the within-named Gary D. O'Sullivan , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Shyfl O'Sullivan  SEAL  Given under my hand and seal, this  26th  Received and properly indexed in and recorded in Book this Commission expires: 11/23/ 80  Avairy Pablic for Nonth Carolina Commission expires: 11/23/ 80  Avairy Pablic for Nonth Carolina Commission expires: 11/23/ 80  19 80	and made oath that he saw the within-named Gary D.	act and deed deliver the within deed, and that deponent,
Swom to and subscribed before me this  26th  Commission expires:11/23/30tay Pablic for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville  1, W. Allen Reese 1, W. Allen Reese 1, W. Allen Reese 1, W. Allen Reese 2, a Notary Public in and Shyrl O'Sullivan 2, the wife of the within-named Gary D. O'Sullivan 3, the wife of the within-named Gary D. O'Sullivan 4, did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company 3, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Shyll O'Sullivan 5, its successors 1, SEAL Shyll O'Sullivan 1, 1978  Wotary Public for South Carolina 2, its successors 3, its successors 4, a Notary Public in and 6, a Notary Public in and 6, and of over of o'Sullivan 5, its successors 6, its successors 7, a Notary Public in and 6, and of over of o'Sullivan 6, its successors 7, a Notary Public in and 6, a Notary Public in and 6, and o'Sullivan 6, its successors 7, its successors 8, and orever relinquish unto the within-named 6, its successors 9, its successors 1, and orever relinquish unto the within-named 1, its successors 1, and orever relinquish unto the within-named 1, its successors 1, and orever relinquish unto the within-named 1, its successors 1, and orever relinquish unto the within-named 1, and	Sign, Sear, and	witnessed the execution thereof.
Commission expires:11/23/80/ary Public for South Carolina  STATE OF SOUTH CAROLINA COUNTY OF Greenville ss:  RENUNCIATION OF DOVER  1, W. Allen Reese , a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Shyri O'Sullivan , the wife of the within-named Gary D. O'Sullivan , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company , its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book this County, South Carolina this day of 19  Received and properly indexed in this County, South Carolina day of 19	with	Ted Cr. Reese
I, W. Allen Reese  In Motary Public in and Shyrll O'Sullivan  Its successors	Swom to and subscribed ectore me this	(1) allow Keen
for South Carolina, do hereby certify unto all whom it may concern that Mrs.  the wife of the within-named Gary D. O'Sullivan  did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company  and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Given under my hand and seal, this 26th  Received and properly indexed in and recorded in Book this County, South Carolina  Commission expires: 11/23/  By of June 1978  Commission expires: 11/23/  By of 19	STATE OF SOUTH CAROLINA COUNTY OF Greenville	ENUNCIATION OF DOWER
for South Carolina, do hereby certify unto all whom it may concern that Mrs.  the wife of the within-named Gary D. O'Sullivan  did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named Cameron-Brown Company  and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Shyfl O'Sullivan  Shyfl O'	W. Allen Reese	, a Notary Public in and
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Received and properly indexed in and recorded in Book this day of 19 Page , County, South Carolina	Given under my hand and seal, this 26th	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$
Received and properly indexed in and recorded in Book this day of 19 Page , County, South Carolina		Notary Public for South Carolina 11/23/
Page , County, South Carolina		80
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