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 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.

igned, sealed, and delivered in presence of: MICHAEL R. SMITH Nay B. Smith RAY B. SNITH SEAL LINDA D. FORRESTER Personally appeared before me Jack H. Mitchell, III and made oath that he saw the within-named Michael R. Smith, Ray B. Smith and Opal J. Smith sign, seal, and as their SEAL ONLY OF GREENVILLE SEAL OPAL J. SMITH OPAL J. S	per shall include the plural, the plural the singular, WITNESS Our hand(s) and seal(s) this 25		to all genders.
AND D. FORRESTER OPAL J. SMITH SEAL STATE OF SOUTH CAROLINA OUNTY OF GREENVILLE And made oath that he saw the within-named Michael R. Smith, Ray B. Smith and Opal J. Smith, and made oath that he saw the within-named Michael R. Smith, Ray B. Smith and Opal J. Smith, seal, and as their with Linda D. Forrester STATE OF SOUTH CAROLINA SWOTH to and subscribed before me this STATE OF SOUTH CAROLINA COENTY OF GREENVILLE I. Linda D. Forrester OF SOUTH CAROLINA COENTY OF GREENVILLE I. Linda D. Forrester OF South Carolina, do hereby certify unto all whom it may concein that Mrs. Opal J. Smith, the wife of the within-named Ray B. Smith 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 Charter Mortgage 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. OFAL J. SMITH My commission expires 3/26/89 Notation Public for South Carolina My commission expires 3/26/89 My commission expires 3/26/89 Notation Public for South Carolina My commission expires 3/26/89 Notation Public for South Carolina My commission expires 3/26/89	Signed, sealed, and delivered in presence of:	Michael R. Smith	SEAL]
AND D. FORRESTER OPAL J. SMITH SEAL STATE OF SOUTH CAROLINA OUNTY OF GREENVILLE And made oath that he saw the within-named Michael R. Smith, Ray B. Smith and Opal J. Smith, and made oath that he saw the within-named Michael R. Smith, Ray B. Smith and Opal J. Smith, seal, and as their with Linda D. Forrester STATE OF SOUTH CAROLINA SWOTH to and subscribed before me this STATE OF SOUTH CAROLINA COENTY OF GREENVILLE I. Linda D. Forrester OF SOUTH CAROLINA COENTY OF GREENVILLE I. Linda D. Forrester OF South Carolina, do hereby certify unto all whom it may concein that Mrs. Opal J. Smith, the wife of the within-named Ray B. Smith 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 Charter Mortgage 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. OFAL J. SMITH My commission expires 3/26/89 Notation Public for South Carolina My commission expires 3/26/89 My commission expires 3/26/89 Notation Public for South Carolina My commission expires 3/26/89 Notation Public for South Carolina My commission expires 3/26/89	JACK H. MITCHELL, III	_ Yay B. Smith_	SEAL
Personally appeared before me	Benda V. Foruste	ODAL I CHITTI	SEAL
Personally appeared before me	LINDA D. FORRESTER	GPAL J, SMITH	SEAL]
act and deed deliver the within deed, and that deponent, with Linda D. Forrester Sworn to and subscribed before me this State of South Carolina, do hereby certify unto all whom it may concern that Mrs. Opal J. Smith , the wife of the within-named Ray B. Smith , the wife of the within-named Ray B. Smith , 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 Charter Mortgage Company Received and properly indexed in and recorded in Book this Received and properly indexed in and recorded in Book this Smith Agy of February 19 80 Received and properly indexed in and recorded in Book this	TATE OF SOUTH CAROLINA COUNTY OF GREENVILLE		
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE I, Linda D. Forrester In South Carolina, do hereby certify unto all whom it may concern that Mrs. Opal J. Smith the wife of the within-named Ray B. Smith the wife of the within-named Ray B. Smith the wife of the within-named Ray B. Smith the 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, telease, and forever relinquish unto the within-named Charter Mortgage 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 day of 12	and made oath that he saw the within-named Mich	nael R. Smith, Ray B. Smith and act and deed deliver the within deed, and winnessed the execution	that deponent,
My commission expires 3/26/89 RENUNCIATION OF DONER MICHAEL R. SMITH UNMARRIED 1. Linda D. Forrester In the wife of the within-named Ray B. Smith In the wif			И
My commission expires 3/26/85 th Carolina My commission expires 3/26/89	Śworn to and subscribed before me this		. 19 80
I, Linda D. Forrester (or South Carolina, do hereby certify unto all whom it may concern that Mrs. Opal J. Smith (the wife of the within-named Ray B. Smith) (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 Charter Mortgage Company (and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released. (SEAL) OPAL J. SMITH OPAL		Votery Public, for	89 th Carolina
for South Carolina, do hereby certify unto all whom it may concern that Mrs. Opal J. Smith, the wife of the within-named Ray B. Smith 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 Charter Mortgage 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. SEAL OPAL J. SMITH February , 19 80 Received and properly indexed in and recorded in Book this day of 19			·, · · ·
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 Charter Mortgage 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. SEAL OPAL J. SMITH Given under my hand and seal, this OPAL J. SMITH day of February Netary Public for South Carolina My commission expires 3/26/89 and recorded in Book this day of	for South Carolina, do hereby certify unto all whom	it may concern that Mrs. Opal J. Smith	Public in and
Given under my hand and seal, this 25th OPAL J. SMITH day of February , 19 80 Received and properly indexed in and recorded in Book this SEAL OPAL J. SMITH The February , 19 80 Notary Public fee South Carolina My commission expires 3/26/89	, d separately examined by me, did declare that she of fear of any person or persons, whomsoever, ren Charter Mortgage Company and assigns, all her interest and estate, and also	lid this day appear before me, and, upon being does freely, voluntarily, and without any comput tounce, release, and forever relinquish unto the	sion, dread, or e within-named its successors
Given under my hand and seal, this 25th OPAL J./SMITH Gay of February , 19 80 Notary Public for South Carolina My commission expires 3/26/89 , and recorded in Book this day of 19	guiat the premises within mentioned and released.	Kiladi milli	SFAL
Received and properly indexed in My commission expires 3/26/89 and recorded in Book this day of 19	Given under my hand and seal, this 25t	h OPAL J./SMITH February	
		My commission expires 3/26/	
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