9. The Mortgagor further agrees that should this nortgage and the note so and hereby not be eligible for insurance under the National Housing Act within 2 mos. — from the date here for authorized scent of the Secretary of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the 2 mos. 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 detault under this mortgage or in the note secured hereby. It is the true meaning of this intrument 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 Mortgagoe, all sums then owing by the Mortgagor to the Mortgagoe 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.

WITNESS my hand(s) and seal(s) this	-8- day of AUGUST , 19 83
igned, sealed, and delivered in presence of:	Dr. James C. Carguel III SEAL
Martha H. Long	
Stolore, D. Zylor	SEAL]
	SEAL]
TATE OF SOUCCOCCCCCCCC STATE OF SOUCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC	
Personally appeared before me	
and made oath that he saw the within-named DR. J sign, seal, and as his	act and deed deliver the within deed, and that deponent.
sign, seal, and as his with	witnessed the execution thereof.
	Martha Al Long
	- A C
Sworn to and subscribed before me this	-F-Dday of AUGUST . 19 83
My commission expires	s: 03-19-85 Vetary Public for MATINGERA
STATE OF HOSEHRUXINGERY , GEORGIA COUNTY OF RICHDOND	RESUNCIATION OF DOTER
1.	, a Notary Public in and
for South Carolina, do hereby certify unto all whom	it may concern that Mrs. Julia A. Carswell
	be wife of the within named Dr. James J. Carswell, III
	lid this day appear before me, and, upon being privately and lifes freely, voluntarily, and without any compulsion, dread, or
	ounce, release, and forever relinquish unto the within-named. its successors
and assigns, all her interest and estate, and also gular the premises within mentioned and released	all her right, title, and claim of dower of, in, or to all and sin-
	Julia F. Canvelsen
Given under my hand and seal, this	R. Hay of AUGUST . 1983
	Voters Public for dauchtousius
Received and properly indexed in and recorded in Book this	My commission expires: 03-19-15 GENRGIA 19 day of MARCA 19 85
Page . County, South Car	rolina
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