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AND THE SAID GRANTOR covenants that he has not made, done, committed, executed or suffered any act or acts, thing or things whatsoever, whereby or by means whereof, the above mentioned and described 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 23rd day of January,
19 76, has set his hand and seal as Area Office Chief, Prop. Disp. Branch
, HUD Area 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.

Secretary of Housing and Urban Development Signed, sealed and delivered in the presence of: (SEAL) Chief, Prop. Disp. Branch Area Office HUD Area Office, Columbia, South Carolina STATE OF SOUTH CAROLINA SS COUNTY OF RICHLAND Kay O'Connor Personally appeared before me and made oath who is personally well Sam Counts that he saw the within named known to him and known to him to be the duly appointed Area Office Chief, Prop. Disp. , HUD Area Office, Columbia, South Carolina, and the person who executed the foregoing instrument bearing date of January 23, 1976 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 Area Office , for and on behalf of Carla A. Hills Chief, Prop. Disp. Branch , Secretary of Housing and Urban Development, deliver the within witnessed the deed, and that deponent, with Betty W. Estes execution thereof. 1976. Sworn to and subscribed before me this 23rd day of my commission expires:

RECORDED FEB 11'76 At 10:33 A.M.

NOTARY PUBLIC FOR S. C

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FHA FORM NO. 1875 Rev. 1/74