8. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 90 days from the date hereof (written statement of any officer of the Degartment of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the Baid time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility) the Mortgagee of 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

	hand(s) and seal(s) this	14th	day of	July	, 19 <b>7</b>	2
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Personally appear	ed before me William saw the within-named Mill	D. Richa	rdson			
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<sup>h</sup> Jacki	e M. Lashley	_U	1=D. A	witnessed the	execution	thereof
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Comm. Exp.	: June 27, 1982			Votary Publi	ic for South	Carolin
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	nd and seal, this	1412	day of	July		SEAL 19 7
Given under my har	nd and seal, this June 27, 1982	1441	day of	1-		7
Given under my har	June 27, 1982	14#	day of	1-	ilee.	7
Given under my har	June 27, 1982	14th	day of day of	July Cas	ilee.	19 7