

9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be insured for insur-
surance under the National Housing Act within _____ 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 _____ 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 un-
der 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 num-
ber shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS OUR hand(s) and seal(s) this 15th day of August, 1977

Signed, sealed, and delivered in presence of:

Anita C. Upton

George F. Friedel SEAL
George F. Friedel

Margaret L. Lacey
As to George F. Friedel

Nancy Baffa SEAL
Nancy Baffa

Anita C. Upton

SEAL

Margaret Lacey
As to Nancy Baffa

SEAL

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } ss:

Personally appeared before me the undersigned witness
and made oath that he saw the within-named George F. Friedel
sign, seal, and as his _____ act and deed deliver the within deed, and that deponent,
with the other witness subscribed above _____ witnessed the execution thereof.

Sworn to and subscribed before me this 15th day of August, 1977

Margaret L. Lacey
My commission expires 11/19/78 Carolina

STATE OF SOUTH CAROLINA }
COUNTY OF _____ } ss:

MORTGAGOR GEORGE F. FRIEDEL, MARRIED
RENUNCIATION OF DOWER

I, _____, a Notary Public in and
for South Carolina, do hereby certify unto all whom it may concern that Mrs.
_____, the wife of the within-named
_____, 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
_____, 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 sin-
gular the premises within mentioned and released.

Given under my hand and seal, this _____ day of _____, 19____

SEAL

Notary Public for South Carolina

Received and properly indexed in
and recorded in Book _____ this _____ day of _____, 19____
Page _____ County, South Carolina

Clerk

4328 RV-23