. 1978

9. The Mortgagor further agrees that should this nortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 2 months 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 incre 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.

day of April

llth

WITNESS OUT hand(s) and seal(s) this

Signed, sealed, and delivered in presence of:	Dernie Hum SEAL
Similar I. Marie	Dennis A. Lum
The I do not the same	SEAL
Double F. M. alista	Martha L. Lum SEAL
	= SEAL
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	
Personally appeared before me Jewel P. Br and made oath that he saw the within-named Dennis A.	Lum and Martha L. Lum
sign, seal, and as <u>their</u> with Donald R. McAlister	act and deed deliver the within deed, and that deponent, witnessed the execution thereof.
	Course of Device
-	The second secon
Sworn to and subscribed before me this 11th	Devald 1. M. alista 1978.
	Notary Public for South Carolina
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE SSS RES	My comm. expires 8-4-7 NUNCLATION OF DOWER
	of the within-named Dennis A. Lum
did this separately examined by me, did declare that she does from the fear of any person or persons, whomsoever, renounce, Collateral Investment Company and assigns, all her interest and estate, and also all her gular the premises within mentioned and released.	release, and forever relinquish unto the within-named , its successors
Given under my hand and seal, this 11th	Martha L. Lum day of April , 19 78. Donald P. M. Allah Votary Public for South Carolina
•	Donald P. M. allist
Received and properly indexed in	My comm. expires 8-4-79
and recorded in Book this Page Greenville County, South Carolina	day of 19
	Clerk