9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 60 days 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 aforesaidime 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 Mortgague. 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 our hand(s) and seal(s) the	his 14th	day of April	, 19 /8.
Signed, sealed, and delivered in presence of	f .	· Come to	ioneth SEAL
the state of the s	in the state of th	Latha max	mith SEAL
MITTAN	, we always to the special section of the first desirable two	and the second s	SEAL
			SEAL
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	Paus		
Personally appeared before me Judy S and made oath that he saw the within-named	. Payne Bennie I	ee Smith and Bertha Mae	Smith
sign, seal, and as their		act and deed deliver the with	in deed, and that deponent,
with William B. James		wit s es	sed the execution thereof.
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE		y commission expires yell	and the for South Carotina
I. William B. James for South Carolina, do hereby certify unto al	, the wi	fe of the within-named Bennie	Lee Smith
separately examined by me, did declare the fear of any person or persons, whomsoes Collateral Investment Company	at she does		t any compulsion, dread, or
and assigns, all her interest and estate, ar gular the premises within mentioned and rele			wer of, in, or to all and sin-
		Leitha Ma	& Smith SEAL
Given under my hand and seal, this	14th	day of Ap	ril , 1978.
	1	Voya	V Public for South Carolina
Received and properly indexed in and recorded in Book this Page . County, So	outh Carolina	My commission expires: day of	6/13/79
			Clerk

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