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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 theaforesaidtime 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 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 her hand	(s) and seal(s) this 12th	day of July	, 1978
Signed, sealed and deliver	red in presence of:	Sandra Thompson	seal]
x Harry J.	Huffman		SEAL
N. Wennin (Kambela		
			[SEAL]
STATE OF SOUTH CAROL COUNTY OF GREENVIL	1		
Personally appeared be and made oath that he saw sign, seal, and as with W. Dennis Ch.	the within-named Sandra her	Thompson act and desideliver the within	n deed, and that deponent, ed the execution thereof.
Sworn to and subscribe	ed before me this 12th	W. Wernis Ch	, 1978 Public for South Carolina
STATE OF SOUTH CAROL COUNTY OF GREENVI	3 4 6	NUNCIATION OF DOWER	
I, for South Carolina, do herel	by certify unto all whom it may , the wife	concern that Mrs. of the within-named	a Notary Public in and
fear of any person or pe	e, did declare that she does from the state of the state	s day appear before me, and, eely, voluntarily, and without a release, and forever relinquis	ony compulsion, dread, or sh unto the within-named , its successors
and assigns, all her intere gular the premises within m		right, title, and claim of dowe	er of, in. or to all and sin-
	-	•	[SEAL]
Given under my hand a	nd seal, this	day of	, 19
Received and properly inc	lexed in	Notary	Public for South Carolina
and recorded in Book Page	this County, South Carolina	day of	19
	-		Clerk

RECORDED JUL 1 3 1978

Re-RECORDED !AUG 2 2 1978

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at 12:26 P.M.