

The Mortgagor further agrees that within 30 days after the date hereof he will file in the office of the National Housing Act within 60 days from the date hereof a written statement of his officer at the Department of Housing and Urban Development or authorized agent of the Section of Housing and Urban Development dated subsequent to the aforesaid date to the date of this instrument, concerning his income. Said note and this instrument being deemed conclusive proof of such information, the Mortgagor or the holder of the instrument shall have option, before all sums secured hereby, to demand payment.

It is agreed that the Mortgagor shall hold and enjoy the premises above described and there is a default under this instrument in the note secured hereby. It is the true intent of this instrument that if the Mortgagor shall fail to pay all the terms, conditions, and covenants of this instrument and of the note secured hereby, that then this instrument 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 instrument or of the note secured hereby, then, at the option of the Noteholder, all sums then owing by the Mortgagor to the Noteholder shall become immediately due and payable and this instrument may be foreclosed. The Noteholder waives the benefit of any appraisal laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Noteholder be compelled to sue suit involvethas to recover the title to the premises described herein, or should the debt secured hereby be foreclosed, the cost be placed in the hands of an attorney of law to collect the debt, suit or otherwise, all costs and expenses, including attorney's fee to be incurred by the Noteholder, and a reasonable attorney's fee shall be recovered by the Noteholder immediately upon demand at the option of the Noteholder, amount of the debt secured hereby, and may be recovered and collected hereafter.

The documents herein contained shall bind all the heirs and descendants shall inure to the respective heirs, executors, administrators, successors, and assigns of the parties herein. 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 their hands and seals this 15th day of January 1979

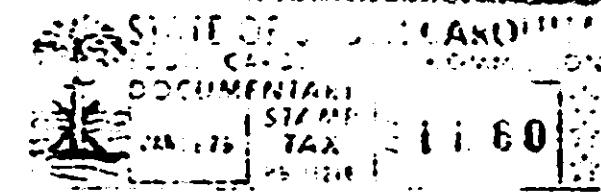
Signed, sealed and delivered in presence of:

Jacob E. Barnell
JACOB E. BARNELL

SEAL

Susan H. Barnell
SUSAN H. BARNELL

SEAL



STATE OF SOUTH CAROLINA
COUNTY OF COLUMBIA

I, the undersigned Notary Public, do hereby certify that Donald L. Sticks and wife, Susan H. Barnell and Susan H. Barnell and Susan H. Barnell and Richard Allison, their true and natural children, do subscribe to the foregoing instrument and that they have read the same and fully understand the contents thereof and that they executed the same in the presence of each other.

Notary Public, State of South Carolina, County of Columbia, this 15th day of January 1979

Jacob E. Barnell
MY COMMISSION EXPIRES 6-26-82

STATE OF SOUTH CAROLINA
COUNTY OF COLUMBIA

NOTARY PUBLIC

I, the undersigned Notary Public, do hereby certify that Donald L. Sticks and wife, Susan H. Barnell and Susan H. Barnell and Susan H. Barnell and Richard Allison, their true and natural children, do subscribe to the foregoing instrument and that they have read the same and fully understand the contents thereof and that they executed the same in the presence of each other.

Jacob E. Barnell
MY COMMISSION EXPIRES 6-26-82

Notary Public, State of South Carolina,
County of Columbia, this 15th day of January 1979

4328 RV.21