

The Mortgagee further agrees that should this instrument be subject to challenge or annulment under the National Housing Act within 60 days from the date hereof, written statement from either of the Department of Housing and Urban Development or such member agent of the Secretary of Housing and Urban Development dated subsequent to the said time that the date of this mortgage, by being to insure said note and this mortgage, being deemed conclusive proof of such indubitability, 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 Mortgagee shall hold and enjoy the premises above described 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 Mortgagee 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 Mortgagee 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 fees, shall thereupon become due and payable to the Mortgagee, 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 OUR hands and seals this 22 day of January 1979

Signed, sealed, and delivered in presence of

Alvin Lloyd Drake, Jr. SEAL

ALVIN LLOYD DRAKE, JR.

Betty L. Drake SEAL

BETTY L. DRAKE

SEAL

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Personally appeared to me, **Debbie Hare**
and made oath that he is the natural person **Alvin Lloyd Drake, Jr. and Betty L. Drake**
represented by **their**
with **Paul E. Gault, Jr.**

My Commissions Expire 10/7/85 January 1979

My Commissions Expire 10/7/85

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

I, **Paul E. Gault, Jr.**
Notary Public, do hereby certify that **Betty L. Drake**
the wife of the within named **Alvin Lloyd Drake, Jr.**
has appeared before me and in my presence and
in the presence of the undersigned, **Cameron-Brown Company**
and acknowledged to me that she executed the foregoing instrument as her free and voluntary act and deed, and that she is the wife of the within named **Alvin Lloyd Drake, Jr.**

Betty L. Drake SEAL

BETTY L. DRAKE

January 1979

My Commissions Expire 10/7/85

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

Clerk

RECORDED: JAN 23 1979 at 3:57 P.M. 11711

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