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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 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 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 inute 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.

Signed, sealed, and delivered in presence of:  John L. Austin  SEAL  SEAL  John L. Austin  SEAL  John L. Austin  SEAL  SEAL  SEAL  John L. Austin  SEAL  SEA	WITNESS	hand(s) and seal(s) this	John L. Austin	, 1900
STATE OF SOUTH CAROLINA COUNTY OF Greenville  Personally appeared before me Ralph S. Porter, Jr.  and made oath that he saw the within-named John L. Austin and Ruth R. Austin sign, seal, and as their act and deed deliver the within deed, and that deponent, with Melva Williars  Sworn to and subscribed before me this  18th day of July  190  REMINCIATION OF DORER  1. James A. Duckett for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruth R. Austin the wife of the within-named John L. Austin for South Carolina Rational Bank separately examined by me, did declare that she does freely, voluntarily, and without any computering, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named south Carolina Rational Bank its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Ruth P. Austin SEAL  SEAL  SEAL  SEAL  SEAL  18th day of July  1920  Author Public for Nouth Carolina  Received and properly indexed in and recorded in Book this  Received and properly indexed in and eccorded in Book this Type  Carolina Rational County South Carolina  Received and properly indexed in and eccorded in Book this Type  Carolina Rational County South Carolina	Signed sealed as	nd delivered in presence of:	<b>V</b>	[ SEAL]
STATE OF SOUTH CAROLINA COUNTY OF Greenville  Personally agreered before me Ralph S. Porter, Jr. and made oath that he saw the within-named John L. Austin and Ruth R. Austin sign, seal, and as their with Melva Williars  Sworn to and subscribed before me this  State OF SOUTH CAROLINA COUNTY OF Greenville  1. James A. Duckett for South Carolina, do hereby certify unto all whom at may concern that Mrs. Ruth R. Austin , the wife of the within-named John L. Austin did this day appears before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomosover, renounce, release, and forever relinquish unto the within-named South Carolina National Bank and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  With J. Austin  SEAL  SEAL  SEAL  SEAL  SEAL  Avitan  A Notary Public in and released in this  Received and properly indexed in this  County, South Carolina  Clerk	A	. O		
STATE OF SOUTH CAROLINA COUNTY OF Greenville  Personally appeared before me Ralph S. Porter, Jr. and made oath that he saw the within-named John L. Austin and Ruth R. Austin sign, seal, and as their with Melva Williars  Swora to and subscribed before me this  Swora to and subscribed before me this  State OF SOUTH CAROLINA COUNTY OF Greenville  1. James A. Duckett for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruth R. Austin the wife of the within-named John L. Austin did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any computation, dread, or fear of any person or persons, whomsoever, reneance, release, and forever relinquish unto the within-named South Carolina Rational Bank and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book this Received and properly indexed in and recorded in Book this County, South Carolina  Clerk	Tholph	I Korler Jr.	. /=-	[ SEAL]
Personally appeared before me Ralph S. Porter, Jr.  and made oath that he saw the within-named John L. Austin and Ruth R. Austin act and deed deliver the within deed, and that deponent, with Melva Williars  Sworn to and subscribed before me this  State of South Carolina Austin and subscribed before me this  State of South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruth R. Austin , the wife of the within-named John L. Austin , the wife of the within-named John L. Austin , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina Rational Bank and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book this County, South Carolina  Received and properly indexed in and recorded in Book this County, South Carolina  County, South Carolina  County, South Carolina  Received and properly indexed in day of 19	Nelva_	Cellians		[ SEAL]
Personally appeared before me Ralph S. Porter, Jr. and made oath that he saw the within-named John L. Austin and Ruth R. Austin sign, seal, and as their act and deed deliver the within deed, and that deponent, with Melva Williams  Swom to and subscribed before me this  Swom to and subscribed before me this  State of South Carolina  State of South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruth R. Austin , the wife of the within-named John L. Austin , did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina National Bank and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book  Received and properly indexed in this  County, South Carolina  Clerk				[ SEAL]
Austin and Ruth R. Austin act and deed deliver the within-named their with Melva Williams  Sworn to and subscribed before me this  Sworn to and subscribed before me this  STATE OF SOUTH CAROLINA COUNTY OF Greenville  L. James A. Duckett for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruth R. Austin , the wife of the within-named John L. Austin , the wife of the within-named John L. Austin , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina National Bank and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book  Received and properly indexed in this  Received and properly indexed in this  Received and properly indexed in this  County. South Carolina  Clerk	STATE OF SOUTH	eenville ss:		
sign, seal, and as their with Melva Williams  Sworm to and subscribed before me this  RENUNCIATION OF DOMER  1. James L. Duckett  for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruth R. Austin  the wife of the within-named John L. Rustin  did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina National Bank and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Suth P. Austin  SEAL  Given under my hand and seal, this  Received and properly indexed in and recorded in Book this  Received and properly indexed in this  Received and properly indexed in this  County, South Carolina  Clerk				
State of South Carolina  State of South Carolina  County of Greenville  I. James A. Duckett				
STATE OF SOUTH CAROLINA COUNTY OF Greenville  I. James A. Duckett  I. James A. Ja				
STATE OF SOUTH CAROLINA COUNTY OF Greenville  I. James A. Duckett  I. James A. Ja			-1 ayr J.	191.
STATE OF SOUTH CAROLINA COUNTY OF Greenville  I. James A. Duckett  I. James A. Notary Public in and dead, or he within-named John L. Austin  I. James A. Duckett  I. James A. Notary Public in and dead, or he within-named John L. Austin  I. James A. Notary Public in and dead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within-named John L. Austin  I. James A. Notary Public in and sead, or he within	Sworn to and	subscribed before me this	18th day of July	190
I. James A. Duckett  I. James A. Jaustin  I. James A. Duckett  I. James A. Duckett  I. James A. Jaustin  I. Jaustin			Notary Publ	lic for South Carolina
for South Carolina, do hereby certify unto all whom it may concern that Mrs. Ruth R. Austin , the wife of the within-named John L. Austin , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina National Bank, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.    With M. Gurtin   SEAL	STATE OF SOUTH COUNTY OF Gr	H CAROLINA Peenville	RENUNCIATION OF DOTER	
, the wife of the within-named John L. Austin , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina National Bank, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  With Y. Funtive  Ruth P. Austin  SEAL  Given under my hand and seal, this  18th day of July  Notary Public in Nouth Carolina  Received and properly indexed in and recorded in Book this  County, South Carolina  Clerk				
did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina National Bank.  South Carolina National Bank.  and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Seat.  Given under my hand and seal, this  Received and properly indexed in and recorded in Book this  County, South Carolina  Clerk  Clerk	for South Carolina			
fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named South Carolina National Bank.  and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  With M. Fustion  Ruth P. Austin  [SEAL]  Given under my hand and seal, this  Received and properly indexed in and recorded in Book this  Page  County, South Carolina  Clerk		, di	d this day appear before me, and, upon	being privately and
South Carolina National Bank, its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  With Y. Funtion  Ruth P. Austin  SEAL  18th day of July  Notary Public is South Carolina  Received and properly indexed in and recorded in Book this  Page County, South Carolina  Clerk	separately examin	sed by me, did declare that she de	ses freely, voluntarily, and without any co	ompulsion, dread, or to the within-paged
and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.    With Y. Function   Ruth P. Austin   SEAL	South Carol	ina National Bank		, its successors
Given under my hand and seal, this  Received and properly indexed in and recorded in Book this  Page County, South Carolina  Ruth P. Austin  18th day of July  Notary Public & South Carolina  day of 19  Clerk				in, or to all and sin-
Given under my hand and seal, this  Received and properly indexed in and recorded in Book this  Page County, South Carolina  Ruth P. Austin  18th day of July  Notary Public & South Carolina  day of 19  Clerk	gular the premises	within mentioned and released.	Lith L. Fintin	
Received and properly indexed in and recorded in Book this day of 19  Clerk  Clerk				[SEAL]
Received and properly indexed in and recorded in Book this day of 19 Page County, South Carolina  Clerk	Given under :	my hand and seal, this	18th day of July	7 · 1980
and recorded in Book this day of 19 Page County, South Carolina  Clerk			Jewel a- P	Carolina .
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