9. The Mortgagor further agrees that should this confede and their to secured larger not too have be rinsurance under the National Housing Act within 60 days— from the date here of caritten statement of any efficient of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the aforesaid me from the date of this nortgage, declining to insure said note and this nortgage, being deemed conclusive proof of such ineligibility; the Voltagee 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 pavable 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 atterney at law for collection by suit or otherwise, all costs and expenses uncluding 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 berein contained shall bind, and the benefits and advantages shall inure to, the respective beirs, executors, administrators, successors, and assigns of the parties bereto. 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) this	10th day of	December	1980.
Signed, sealed, and delivered in presence of:	James A. Ward	. Wardland Haw Warell	/ SEAL
with the Soft	Tamelo Pamela K. War	Warell	SEAL SEAL
Janet 5. Melson	The second secon		SEAL
	**************************************		SEAL
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE \$ ***			
Personally appeared before me. Janet S. and made cath that he saw the within-named sign, seal, and as their with Everette Hoke Babb	ames A. Wardlaw and act and deed dela	d Pamela K. Ward er the within deed, a witnessed the e	od that deponent.
Sworn to and subscribed before nee this	10th of a state of the state of	December December	, 19 80.
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	RENUNCIATION OF		
	it may concern that Mis be wife of the within-name hid this day appear befo	Pamela K. Ward d James A. War	dlaw
separately examined by me, did declare that she fear of any person or persons, whomseever, rer Charter Mortgage Company	does freely, voluntarily,	and without any com;	ulsien, čread, er
and assigns, all her interest and estate, and also gular the premises within mentioned and released.	all her right, title, and o	dsom of dower of, in.	er to all and sin-
Given under my hand and seal, this	Pamela K. Ka 10th day	rdian pecember	19 80.
Received and properly indexed in and recorded in Book this Page County, South Car	My commission day of rolina	•	19
	•		Clerk

RECOTT / DEC 10 1980 at 3:32 P.M.

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