9. The Mortgagor further agrees that should this northware and the note secured hereby not be eligible for insurance under the National Housing Act within 60 days troop the date hereof curitien 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 60 daystime 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 inimediately 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 Liws 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 num-

ber shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders. . 19 83 WITNESS our hand(s) and seal(s) this day of August FORREST KEITH SUMMER SEAL. Signed, sealed, and delivered in presence of: SEAL. SEAL. STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE ? Personally appeared before me William B. Long, Jr. Forrest Keith Summer & Theresa Faye Summer and made outh that he saw the within-named act and deed deliver the within deed, and that deponent. sign, seal, and as their greensed the exception thereof. Kathryn D. Cunningham with . 1983 18th Sworn to and subscribed before me this My Commission Expires RESUNCESTION OF DOTER COUNTY OF , a Notan Public in and Kathryn D. Cunningham for South Carolina, do hereby certify unto all whom it may concern that Mrs. Theresa Faye Summer , the wife of the within-numer Forcest Keith Summer , diet thes das appear betiere me, and, upon being privatels and separately examined by me, did declare that the does treely, reluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and torever relinquish unto the within-named , its successors Bankers Mortgage Corporation and assigns, all her interest and estate, and also all her right, trie, and claim of dieser of, in, or to all and singular the premises within mentioned and released THERESA FAYE SUMMER 18th Given under my hand and seal, this Received and properly indexed in dir of and recorded in Book County, South Carolina **Vige** 

> Recorded Acc. 18,1981 at 4:12 P.M.

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