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 2 months—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 said—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.

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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 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 my	hand(s) and seal(s) this	30th	day of	January	, 19 ₈₄
Signed, scaled, and de	elivered in presence of:		Hed A. Foster	Destra	SEAL]
Bougely !	2. Dust				[SEAL]
(firmers)	Tuymor				[SEAL]
,	•				_ SEAL]
STATE OF SOUTH CA					
Personally appear and made oath that he sign, seal, and as with James W. I	his	Ned A. Fo			I, and that deponent, execution thereof.
Śworn to and subs	cribed before me this	30th 	day	Votary Pub	, 19 84 Lic for South Carolina -93
STATE OF SOUTH CA		RENUS	NCIATION OF D	OOWER	
for South Carolina, do	, Fayssoux hereby certify unto all wh y me, did declare that s	, the wife of t , did this da he does freely	the within-named y appear before , voluntarily, a	Lennie H. Fos Ned A me, and, upon nd without any co	A. Foster being privately and ompulsion, dread, or
First Federal Say	r persons, whomsoever, rings and Loan Asso	ciation of	South Carol	ina	, its successors
and assigns, all her in	nterest and estate, and a nin mentioned and release	lso all her rig d.	ht, title, and cl	aim of dower of,	1 TESFAL T
Given under my ha	and and seal, this	l.e Oth	ennie Alafos	ter Januar Notary Publi	y , 19 84
Received and proper and recorded in Book Page ,	ly indexed in this County, South		Commission day of	Expires: 4-11	-93 19
					Clerk
				GFO.	: 1983 0 - 401-951

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