8. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgager shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsorver other than by death of the Mortgager. The Mortgager shall not place, a subsequent or junior mortgage upon the above described premises without the written permission of the Mortgagee.

- 9. 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 mote secured hereby, 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. 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 sidebt secured hereby or any past thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses 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.
- 10. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heiralexecutors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferre thereof whether by operation of law or otherwise.

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Recorded February 14th, 1963, at 4:01 P.M.

Notary Public for South Carolina