8. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 90 days 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.

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 our	hand(s) and scal(s) this	27th	day of . Mar	rch	, 19 73
Signed, sealed, and	delivered in presence of:		Robert El	hurs	SEAL]
- John	P. Man		ROBERT EDWARDS	S. Edu	SEAL]
Yoan 6	3. Reid		KATIE S. EDWARD		[SEAL]
. ()				· 	SEAL]
STATE OF SOUTH COUNTY OF GREE	CAROLINA Ss:				. ,
sign, seal, and as	ne saw the within-named	B. Ret	t Edwards and Kati act and deed deliver th	ie within deed,	is and that deponent, execution thereof.
	abscribed before me this	27th	Moan B	, Keid March	5.75 19 75
	My commissio	on expi	- <i>Johns.</i> res: 5/19/79	Notary Publi	for South Carolina
STATE OF SOUTH COUNTY OF GREEN	7 331	RE	NUNCIATION OF DOW	ER	Manager 1
I, John P. Mann for South Carolina, do hereby certify unto all whom it may concern that Mrs. Katie S. Edwards , the wife of the within-named Robert Edwards					
fear of any person Carolina Nation and assigns, all he	I by me, did declare that she or persons, whomsoever, a al Mortgage Investmen r interest and estate, and also within mentioned and released	e does frenounce, t CO., so all he	release, and forever Inc. r right, title, and claim	without any con relinquish unto a of dower of, in	npulsion, dread, or the within-named , its successors a, or to all and sin-
Given under my	hand and seal, this	27th	Latie S Jano	S. Edwa March March	[SEAL]
Received and pro and recorded in Book Page ,	My commissi perly indexed in this County, South C		res: 5/19/79 day of	Kotary Public	for South Caroling
					Clerk :