Rider Page Four

The mortgagor covenants and agrees that should this mortgage or the note secured hereby not be eligible for guaranty or insurance under Servicemen's Readjustment Act within 90 days from the date hereof (written statement of any officer or authorized agent of the Veterans Administration declining to guarantee or insure said note and/or this mortgage being deemed conclusive proof of such ineligibility), the present holder of the note secured hereby or any subsequent holder thereof may, as its option, declare all notes secured hereby immediately due and payable.

TLH R.G.H

This is the identical property conveyed to the mortgagors herein by deed of James E. Bagwell and Diane C. Bagwell dated August 31, 1977 and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1063 at Page 905 on August 31, 1977.

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