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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 Sixty days from the date hereof scritten 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 Sold time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility the Mortgage 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 conveved until there is a default under this mortgage or in the note secured hereby. It is the true reaning of this instrument that it 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 their hand(s) and seal(s) this 20th	ਰੋਕਾਰ December . 1977.
Signed, sealed, and delivered in presence of:	Messon Bailey. SEAL
Real J. J.	Lillian G. Bailey SEAL
fruit In Julian	SEAL.
	SEAL
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	
Personally appeared before me Kathy H. Bris	ssey I J. Bailey and Lillian G. Bailey
	act and deed deliver the within deed, and that deponent,
sign, seal, and as their with Ronald F. Barbare	witnessed the execution thereof.
ann Rondia I. Darbare	
	X. 2, 3. 12
2041	A Paramban 27
Sworn to and subscribed before me this 20th	
	finale of South Carolina
	Yours Public for South Carolina
1	My Commission expires 1/15/85.
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	ENUNCIATION OF DOWER
1. Ronald F. Barbare for South Carolina, do hereby certify unto all whom it may the wif	, a Notary Public in and y concern that Mrs. Lillian G. Bailey for of the within-named. Milford J. Bailey
. did th	is day appear before me, and, upon being privately and
	freely, voluntarily, and without any compulsion, dread, or
	e, release, and forever relinguish unto the within-named
Panstone Mortgage Service, Inc.	er right, title, and claim of dower of, in, or to all and sin-
gular the premises within mentioned and released.	and trains or doker or, in, or to an and sin-
Barrer vice free man and a second sec	l'an i l'a
	Dellan & Darly SEAL
Given under my hand and seal, this 20th	Lillian G. Bailey Lillian G. Bailey Lay of December Lillian G. Bailey Lillian G. Bai
Oren under my none one seer, ems	
	Small from when
	Mas Public for South Carolina
Received and properly indexed in	' My Commission expires 1/15/85.
and recorded in Book this	day of , 19
Page . County, South Carolina	