

9. The Mortgagor further agrees that should this mortgage and the note secured hereby be declared in default under the National Housing Act within one year of the date hereof, a written statement of any officer at the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the date hereof, after the date of this mortgage, declaiming to its true and sole and this mortgage being deemed conclusive proof of such declaration, the Mortgagor 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgeree shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisalment laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgeree 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 Mortgeree, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, 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 accrue to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

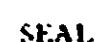
WITNESS our hands, and seals, this 13th day of January, 1970.

Signed, sealed, and delivered in presence of:

Richard J. Hughes 
(Richard J. Hughes)

Shirley D. Chapman 
(Shirley D. Chapman)



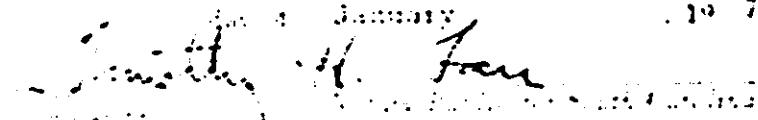


STATE OF SOUTH CAROLINA
COUNTY OF COLUMBIA

Personally appeared before me, *Lillian Ann Chapman*, and made oath that he saw the within named instrument signed, sealed, and witnessed by the parties thereto, and that the parties thereto did then and there deliver the within deed, and that deponent, *Timothy H. Fair*, witnessed the execution thereof.

Timothy H. Fair
(Timothy H. Fair)

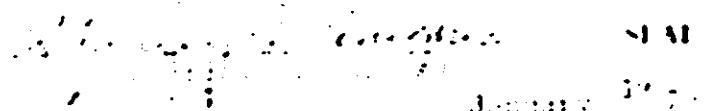
Sworn to and subscribed before me this 13th day of January, 1970.

Lillian Ann Chapman 
(Lillian Ann Chapman)

STATE OF SOUTH CAROLINA
COUNTY OF COLUMBIA

RENUNCIATION OF DEED

I, *Lillian Ann Chapman*, a Notary Public in and for South Carolina, do hereby certify and affirm that this instrument, dated January 13, 1970, was executed by the wife of the within named, *Richard J. Hughes*, and that this instrument was executed before me, *Lillian Ann Chapman*, and with whom I am familiar, and without any coaxing, duress, or threat of any person, or persons, to induce me to witness and to have it recorded with the within named, *Richard J. Hughes*, and *Shirley D. Chapman*, as the owners of the above described real estate, and to possess and retain all the interest and rights therein, and that the above named, *Richard J. Hughes* and *Shirley D. Chapman*, are the persons within mentioned and no other.

Lillian Ann Chapman 
(Lillian Ann Chapman)

Received and properly indexed in
and recorded in Book _____ this _____ day of January, 1970.
Page _____ County, South Carolina

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