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 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 seal(s) this	30th	day of Novemb	er , 19 79
Signed, sealed,	, and delivered in presence of	1	· Joe Edwar. Barbara K	Rosk SEAL
10	Illife And		· Barbara K	Beasley SEAL
Ufile	na a Gassell			SEAL
				_ SEAL
COUNTY OF G	,			
and made oath (appeared before me Wilma A thatshe saw the within-named J	oe Edwa	rd Beasley and Ba	rbara R. Beasley hin deed, and that deponent,
sign, seal, and with Tohn 1	as their W. Howard, III			ssed the execution thereof.
Joini	w. Howard, iii	_	Allema	1. Gosnell
Śworn to a	nd subscribed before me this	30th	ANN HAR	vember , 197
				ary Public for South Caroline
	CTH CAROLINA SS:	REN	UNCIATION OF DOWER	
I, John for South Caroli	W. Howard, III na, do hereby certify unto all wh	, the wife o	of the within-named Joe E	dward Beasley
separately exam	nined by me, did declare that sh			I, upon being privately and it any compulsion, dread, or
fear of any pe	erson or persons, whomsoever,	renounce,	release, and forever relind	quish unto the within-named
Charter Me	ortgage Company I her interest and estate, and al	so all her	right, title, and claim of do	, its successors wer of, in, or to all and sin-
	es within mentioned and released		Barbara A	Beasley SEAL
Given unde	er my hand and seal, this	30th	Harry Nov	ember 1979
		167	COMMETION EXEMES 1 11/0/0	ry Public for South Carolina
Received and and recorded in B	l properly indexed in Book this		day of	19
Page ,	County, South	Carolina	•	
				Clerk

RECORDED DEC 3 1979

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at 10:24 A.M.

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