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 and from the date hereof (written statement of any officer of the Department of Housing and Urban Development of authorized agent of the Secretary of Housing and Urban Development dated subsequent to the south 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 my | hand(s) and seal(s) this | 20th | day of | January | , 19 82 |
|--|--|---------------------------|--------------------------------------|---|--|
| Signed, sealed, and | delivered in presence of: | / E | hlun Ay | Jarandro | [SEAL] |
| Vira | D. Quin | £ | ILEEN DELAS | | [SEAL] |
| Just 18 | 4.4 | | | HAT OF SOUN WHI CARCARIA OCUMENTARY STAINP AA HELVEL HE HAT | CAROLINA CAROLINA E 2 4 0 0 12 |
| STATE OF SOUTH COUNTY OF Gree | | | | | : :* |
| | peared before me Vera G. | | | | |
| | he saw the within-named Ei | | | | |
| sign, seal, and as | her | ac | t and deed deli | | ed, and that deponent, |
| with F | red D. Cox, Jr. | | Vera | D. C | the execution thereof. |
| STATE OF SOUTI | Subscribed before me this H CAROLINA | REN | Commission UNCIATION OF | Notary P Expires: | ublic for South Carolina |
| COUNTY OF | • | NOT | NECESSARY-M | ORTGAGOR IS A | A WOMAN |
| l, for South Carolina | , do hereby certify unto all wh | , the wife o | f the within-nam | ged | Notary Public in and |
| fear of any pers | ned by me, did declare that so son or persons, whomsoever, | he does free renounce, | ely, voluntarily, release, and fo | , and without an prever relinquish | unto the within-named , its successors |
| | her interest and estate, and a s within mentioned and release | | right, title, and | claim of dower | of, in, or to all and sin- |
| | | | | | [SEAL] |
| Given under | my hand and seal, this | | day | of | , 19 |
| | | - | | Notary F | ablic fer South Carolina |
| Received and p and recorded in Bo Page , | properly indexed in ook this County, Soutl | h Carolina | day | of | 19 |
| | | - | | | Clerk |