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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 2 mos 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 2 mos 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.

ber shall include the	plural, the plural the singula	ar, and the i	use of any gende	r shall be applica	ble to all ge	inders.
WITNESS	hand(s) and seal(s) this	lst	day of	November	, 19 8	32
Signed, sealed, and d	elivered in presence of:	4	immy K	Randal		SEAL]
Zys E	& Haison	_ (JOHNY R.		le :	SEAL]
Donald	R hi alista		JOANNE &			SEAL
		_				SEAL]
STATE OF SOUTH COUNTY OF GREE	CAROLINA SS:					
Personally appeared and made oath that last sign, seal, and as with Donald	he saw the within-named J	B. Harr Jimmy R.	Randall a	nd Joanne Jer the within deed witnessed the	, and that de	thereof.
	ubscribed before me this sion Expires: 6-15	1st -89 —	Donald	Novemb	er Listi lic for South	, 19 82
STATE OF SOUTH COUNTY OF GR	CAROLINA } ss:		UNCIATION OF 1			
I, Dona for South Carolina,	ld R. McAlister do hereby certify unto all wh	, the wife o	t the Mithiu-name	Joanne J.	. Italiaaz	11
fear of any person Carolina Nat and assigns, all h	ed by me, did declare that so on or persons, whomsoever, cional Mortgage Inv er interest and estate, and a within mentioned and release	he does free renounce, r vestment liso all her	ely, voluntarily, release, and for Co Inc.	and without any o ever relinquish u	compulsion, nto the with , its su	dread, or iin-named accessors
Given under i	ay hand and seal, this $1s$	t	Joanne J.	Randall November	alist	SEAL 19 82
My Comm Received and p and recorded in Boo Page ,	nission Expires: 6- roperly indexed in ok this County, Sout		day o		die for South	k Carolina 19
					Clerk	<u> </u>

Re- MCORDED DEC 6 1982 at 12:10 P.M.