\* THIS OPTION MAY NOT BE EXERCISED BY THE MORTGAGEE WHEN THE INELIGIBILITY FOR INSURANCE UNDER THE NATIONAL HOUSING ACT IS DUE TO THE MORTGAGEE'S FAILURE TO REMIT THE MORTGAGE INSURANCE PREMIUM TO THE DEPARTMENT OF HOUSING AND URBAN DEVELOPEMENT.

9. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for in-

surance under the National Housing Act within 60 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 60 days 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. \* see statement above

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.

| Signed, seated, and delivered in presence of:  W. Randy Patrick, also known as  W. Randy Patrick, also known as  SEAL  STATE OF SOUTH CAROLINA COUNTY OF PICKENS  SWORN to and subscribed before me their  Ronnie L. Smith  Sworn to and subscribed before me this  Their  Ronnie L. Smith  For South Carolina  A Notary Public for South Goodina  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick a/k/a Milliam  Patrick  The wife of the within-named M. Randy Patrick  The wife of  | WITNESS  | our hand(s) a  | nd seal(s) this   | 5th  | day of  | January   | , 1984.  |
|--|--|--|---|--|---|---|--|
| STATE OF SOUTH CAROLINA COUNTY OF PICKENS  State of South that he saw the within-named with a sign, seal, and as their with Ronnie L. Smith  Sworn to and subscribed before me this  State of South Carolina, do hereby certify unto all whom it may concern that with sharp and decided before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever reliquish unto the within-named first Federal Savings and Loan Association of South Carolina  Received and properly indexed in and released.  State of South Carolina Received and properly indexed in and released.  State of South Carolina Received and properly indexed in and released.  State of South Carolina Received and properly indexed in and released.  State of South Carolina Received and properly indexed in and receased.  State of South Carolina Received and properly indexed in and receased.  State of South Carolina Received and properly indexed in and receased.  State of South Carolina Received and properly indexed in and receased.  State of South Carolina Received and properly indexed in and receased.  State of South Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Received and properly indexed in this country south Carolina Rec | Signed, sealed   | , and delivered in   | presence of:  |  | W. Randy Pat  | rick, also k  |  |
| STATE OF SOUTH CAROLINA COUNTY OF PICKENS  Personally appeared before me Jeane I. Rampy and made eath that he saw the within-named sign, seal, and as their Ronnie L. Smith  Swoth to and subscribed before me this  STATE OF SOUTH CAROLINA COUNTY OF PICKENS  I, Ronnie L. Smith for South Carolina, do hereby certify unto all whom it may concern that Mrs. Sharon S. Patrick About Thomas  RENUNCIATION OF DOWER  I, Ronnie L. Smith for South Carolina, do hereby certify unto all whom it may concern that Mrs. Sharon S. Patrick About Thomas  A Notary Public for South Carolina State OF South Carolina, do hereby certify unto all whom it may concern that Mrs. Sharon S. Patrick About Thomas  A Notary Public in and patrick About Thomas  State OF South Carolina Separately examined by me, did declate that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named First Federal Savings and Loan Association of South Carolina  A sating all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  STATE OF SOUTH CAROLINA  County, South Carolina  Clerk  County, South Carolina  County, South Carolina  County Fablic for South Carolina  County Fablic | Gm   | n AND  |   |  | William P   | L. Ofen   | [ SEAL]  |
| Personally appeared before me Jeane T. Rampy and made oath that he saw the within-named W. Randy Patrick, also known as William R. Patrick at sign, seal, and as their sound L. Smith witnessed the execution thereof.  Sworn to and subscribed before me this 5th day of January . 1984.  Sworn to and subscribed before me this 5th day of January . 1984.  STATE OF SOUTH CAROLINA COUNTY OF PICKENS I, RENUNCIATION OF DOWER  I, Ronnie L. Smith , a Notary Public for South Garolina ohereby certify unto all whom it may concern that Mrs. Sharon S. Patrick a/k/a William Patrick , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named First Federal Savings and Loan Association of South Carolina , its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Received and properly indexed in and recorded in Book this 5th day of 1984.  STATE OF SOUTH CAPOLINA County South Carolina and recorded in Book this South Carolina and recorded in Book this South Carolina and recorded in Book this South Carolina this South Carolina and recorded in Book this South Carolina the south Carolina and recorded in Book this South Carolina and recorded in Book this South Carolina the south Carolina and recorded in Book this South Carolina the  | Jean o   | T Rampy  |   |  | Sharon S. Pa  | S fa  | bick [SEAL]  |
| Personally appeared before me Jeane T. Rampy and made oath that he saw the within-named W. Randy Patrick, also known as William R. Patrick at sign, seal, and as their Ronnie L. Smith  Sworn to and subscribed before me this  State of South Carolina  COUNTY OF PICKENS  I, Ronnie L. Smith  For South Carolina, do hereby certify unto all whom it may concern that Mrs. Sharon S. Patrick  the wife of the within-named M. Randy Patrick a/k/a William  Patrick  did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named First Federal Savings and Loan Association of South Carolina  Received and properly indexed in and recorded in Book  Received and properly indexed in and recorded in Book  This County, South Carolina  Clerk  STATE OF SOUTH CAROLINA  County, South Carolina  Clerk  County South Carolina  Clerk  County South Carolina  Clerk  STATE OF SOUTH CAROLINA  County South Carolina  County South Carolina  County South Carolina  County South Carolina  Clerk  STATE OF SOUTH CAROLINA  County South Carolina  Clerk  STATE OF SOUTH CAROLINA  County South Carolina  County South Carolina  County South Carolina  Clerk  STATE OF SOUTH CAROLINA  County  |  | •  |   |  |   |   | _ SEAL_  |
| STATE OF SOUTH CAROLINA COUNTY OF PICKENS  I, Ronnie L. Smith I, Ronnie L. Sharol Public in and and relation of the within-named W.Randy Patrick In Ronnie L. Smith I, Ronnie L. Smith I | Personally and made oath sign, seal, and   | PICKENS  appeared before that he saw the was th  | )<br>me Jean<br>within-named W<br>eir   | . Randy  | Patrick, also   | ver the within de   | ed, and that deponent,   |
| I, Ronnie L. Smith for South Carolina, do hereby certify unto all whom it may concern that Mrs. Sharon S. Patrick the wife of the within-named W.Randy Patrick a/k/a William Patrick , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named First Federal Savings and Loan Association of South Carolina First Federal Savings and Loan Association of South Carolina its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Given under my hand and seal, this  State Of South Carolina  Clerk  STATE OF SOUTH CAROLINA  Cro: 1983 0 - 401-951  ECOUMENTARY  STATE OF SOUTH CAROLINA  Cro: 1983 0 - 401-951  ECOUMENTARY  STATE OF SOUTH CAROLINA  Cro: 1983 0 - 401-951   | Śworn to a   | and subscribed be  | ore me this   | 5th<br>  | Brnny   | 1 Ah  | Z  |
| for South Carolina, do hereby certify unto all whom it may concern that Mrs. Sharon S. Patrick , the wife of the within-named W. Randy Patrick a/k/a William Patrick , did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread, or fear of any person or persons, whomsoever, renounce, release, and forever relinquish unto the within-named First Federal Savings and Loan Association of South Carolina , its successors and assigns, all her interest and estate, and also all her right, title, and claim of dower of, in, or to all and singular the premises within mentioned and released.  Given under my hand and seal, this  Sth  Aday of January  Notary Public for South Carolina  Received and properly indexed in and recorded in Book this County, South Carolina  Clerk  STATE OF SOUTH CAPOLINA Cro : 1983 0 - 401-951  BOCUMENTARY  ISTAMP - LEAST OF SOUTH CAPOLINA  Cro : 1983 0 - 401-951   |  |  | ss:   | REN  | UNCIATION OF  | DOWER   |  |
| Received and properly indexed in and recorded in Book this day of 19 Page County, South Carolina  Clerk  STATE OF SOUTH CAROLINA  SOUTH CAROLINA TAX COMMISSION  DOCUMENTARY  STAMP - LE COLOMBISSION  STAMP - LE COLOMBISSION   | separately example fear of any per First Feder and assigns, a gular the premis   | Patrice Patric | tify unto all who<br>ck<br>declare that sh<br>, whomsoever,<br>nd Loan Asso<br>d estate, and al<br>ned and released | , the wife o , did this e does free renounce, r ciation o so all her r | f the within-name day appear before ly, voluntarily, a elease, and fore of South Caro ight, title, and confight, title, and confight. | Sharon S. P. d W. Randy Pare me, and, upon and without any ever relinquish claim of dower of the damary | atrick trick a/k/a William R on being privately and compulsion, dread, or unto the within-named , its successors f, in, or to all and sin- |
| STATE OF SOUTH CAPOLINA  GFO: 1983 0 - 401-951  GFO: 1983 0 - 401-951  | and recorded in I  |  | this  | Carolina   | day of  | Notary Pu   | 1/30/90  |
| OCCUMENTARY STAMP IN THE COLOR   |  |  | <del>-</del>  |  |   |   | Clerk  |
| RECORDED IAM 6 1084 + 10:45 A.M. 21177   | STATE OF STA | F SOUTH CAPE<br>TOURN TAX COURT<br>TAXY = 1.5  | MINA<br>VISION<br>TAC   |  |   |   | 21199  |

RECORDED JAN 6 1984 at 10:45 A.M. 

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