AND THE SAID GRANTOR covenants that he has not made, done, committed, executed or suffered any act or acts, thing or things whatsoever, whereby or by means whereof, the above mentioned and described premises, or any part or parcel thereof, now are, or at any time hereafter shall or may be impeached, charged or encumbered in any manner or way whatsoever.

IN WITNESS WHEREOF the undersigned on this 25th day of FERRUARY , 1974, has set his hand and seal as Field Office ACTING CHIEF, LOAN NAT. & PROP.DISP. BR. , FHA Field Office, Columbia, South Carolina, for and on behalf of the said Secretary of Housing and Urban Development, under authority and by virtue of the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D.

Signed, sealed and delivered in the presence of:

Secretary of Housing and Urban Development

MARY Y. MODRIS

BETTY W. ESTES

By: Federal Housing Commissioner

By: Japas L. GRAY

Field Office ACTING CHIEF, LOAN MGT. & PROP. DISP. BR. FHA Field Office, Columbia, South

Carolina .

STATE OF SOUTH CAROLINA

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COUNTY OF RICHLAND

and made oath Personally appeared before me MARY Y. MORRIS who is personally that he saw the within named JAMES L. GRAY well known to him and known to him to be the duly appointed Field Office ACTING CHIEF, LOAN FOT. & PROP. , FHA Field Office, Columbia, South DISP. BRANCH Carolina, and the person who executed the foregoing instrument bear-, FHA Field Office, Columbia, South , by virtue of the authority vested ing date of FEBRUARY 25, 1974 in him by the Code of Federal Regulations, Title 24, Chapter II, Part 200, Subpart D, sign, seal and as his act and deed as Field Office CHIEF, LOAN MOT. & PROP. DISP. BRANCH , for and on behalf of JAMES T. LYNN Secretary of Housing and Urban Development, deliver the withwitnessed the exein deed, and that deponent, with BETTY W. ESTES cution thereof.

Sworn to and subscribed before me this 1974 .

MARY Y. MORTIS

25th day of FEBRUARY,

Notary Public for South Carolina, Hy Commission Expires 6/16/79.

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