and condition as they are now and will not commit or per-

of erected on the mortgaged property insured as the and other hazards, casualties and contin-by the Mortgages and will psycpromptly, when the has not been made hareinbefore. All insur-A thereto less beyeble claumes in favor of and in form acceptable to the Mortwill give immediate notice by small to the Mortgagee, who may make proof of
the lot each interance company concerned in hereby authorized and directed
the Mortgagee Instead of to the Mortgagor and Mortgagee jointly, and the
reof, may be applied by the Mortgagee at its option either to the reduction of
to the restoration be repair of the property damaged. In event of foreclosure of
the Mortgagor in and to any insurance policies then in force shall pass to

he same, stating all the rents, issues, and profits of the mortgaged premises from and after any deder, and thould legal proceedings be instituted pursuant to this instrument, then the Mortgages shall
in at large a proceedings and the rents, issues, and profits, who, after deducting all charges and
tending such proceedings and the execution of his trust as receiver, shall apply the residue of the
issued profits, reward the payment of the debt secured hereby.

Mortgages further agrees that should this mortgage and the sobst secured hereby not be eligible for intrans National Housing Act within. **D.cdy*** from the data hereof (wittler statement of any officer
resent of Housing and Urban provelopment or authorized agent of the Secretary of Housing and Urban
detect supposeduent to the SOIC time from the data of this mortgage, declining to insure said
a mortgage, being deemed conclusive proof of such inelligibility) the Mortgagee or the holder of the
live policy declare will suchs secured hereby immediately due and payable.

(1) The Mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are insured under the provisions of the National Housing Act, he will not execute or file for record any instrument which imposses a restriction upon the sails of occupancy of the mortgaged property on the basis of race, color, or year "Upon any violation of this indertaking; the Mortgagee may, at its option, declare the unpaid balance of the lebt secure hereby immediately due and payable.

edukar kut taran adamata with the same of 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 Caroline. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgages 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 Mortgages, 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.

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