

...the Mortgagee further agrees that should this instrument be recorded in the public records of the State of South Carolina under the National Housing Act within 60 days from the date hereof, it shall be deemed to have been filed with 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, being deemed to insure said note and this mortgage being deemed conclusive proof of such indebtedness, the Mortgagee in the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

It is agreed that the Mortgagee 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 Mortgagee 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 effect. 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 Mortgagee waives the benefits of any applicable 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 be immediately due and payable to the Mortgagee, at the option of the Mortgagee, as a part of the debt secured hereby, and may be taxed, assessed and collected hereunder.

The covenants herein contained shall hold, and the benefits and advantages shall accrue to the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the use of the word "shall" shall be applicable to all tenses.

WITNESS OUR HANDS and seals this 23rd day of January 1979

Signed, sealed, and delivered in presence of
Virginia L. McGuire
Donald E. Brown
Rose L. Brown

Notary Public
Donald E. Brown SEAL
Rose L. Brown SEAL
SEAL
SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

I, James G. Johnson, III, Notary Public for the State of South Carolina, do hereby certify that the foregoing is a true and correct copy of the original instrument recorded in my office on this 23rd day of January, 1979. My Commission Expires 3/12/80

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

I, James G. Johnson, III, Notary Public for the State of South Carolina, do hereby certify that the foregoing is a true and correct copy of the original instrument recorded in my office on this 23rd day of January, 1979. My Commission Expires 3/12/80

Received and properly indexed in
and recorded in Book _____ this _____ day of _____
Page _____ County, South Carolina

Notary Public
Donald E. Brown SEAL
Rose L. Brown SEAL
SEAL
SEAL
My Commission Expires 3/12/80

RECORDED
JAN 24 1979
10:17 AM

4323 RV-2