

... agree(s) to insure and keep insured the houses and buildings on said lot in a sum not less than ... and No/100' (\$4,000.00) ... Dollars in a company or companies ... from loss or damage by fire, with extended coverage endorsement thereon, and assign and deliver ... to the said mortgagee(s) and that in the event the mortgagor(s) shall at any time fail to do so, then the ... shall be insured and reimburse itself for the premium, with interest, under this mortgage; or the ... may on such failure declare the debt due and institute foreclosure proceedings.

And should the Mortgagee(s), by reason of any such insurance against loss by fire or tornado as aforesaid, receive any sum ... from loss or damage by fire or other casualty to the said building or buildings, such amount may be retained and ... by it toward payment of the amount hereby secured; or the same may be paid over, either wholly or in part, to the said ...

In case of default in the payment of any part of the principal indebtedness, or of any part of the interest, at the time the ... becomes due, or in the case of failure to keep insured for the benefit of the mortgagee(s) the houses and buildings on the ... as herein provided, or in case of failure to pay any taxes or assessments to become due ... the time required by law; in either of said cases the mortgagee(s) shall be entitled to declare the entire ... and institute foreclosure proceedings.

It is further covenanted and agreed that in the event of the passage, after the date of this mortgage, of any law of the State of South Carolina deducting from the value of land, for the purpose of taxing any lien thereon, or changing in any way the laws now in force for the taxation of mortgages or debts secured by mortgage for State or local purposes, or the manner of the collection of any such taxes, so as to affect this mortgage, the whole of the principal sum secured by this mortgage, together with the interest due thereon, shall, at the option of the said Mortgagee(s), without notice to any party, become immediately due and payable.

And in case proceedings for foreclosure shall be instituted, the mortgagor(s) agree(s) to and does hereby assign the rents and profits arising or to arise from the mortgaged premises as additional security for this loan, and agree(s) that any Judge of jurisdiction may, at chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the premises, and collect the rents and profits and apply the net proceeds (after paying costs of receivership) upon said debt, interests, costs and expenses, without liability to account for anything more than the rents and profits actually received.

PROVIDED, ALWAYS, nevertheless, and it is the true intent and meaning of the parties to these Presents, that if T. Lee Redfearn, the said mortgagor(s), do and shall well and truly pay or cause to be paid unto the said mortgagee(s) the debt or sum of money aforesaid with interest thereon, if any be due according to the true intent and meaning of the said note, and any and all other sums which may become due and payable hereunder, the estate hereby granted shall cease, determine and be utterly null and void; otherwise to remain in full force and virtue.

AND IT IS AGREED by and between the said parties that said mortgagor(s) shall be entitled to hold and enjoy the said Premises until default shall be made as herein provided.

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, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS MY hand(s) and seal(s) this 14th day of July, 1949

Signed, sealed and delivered in the Presence of:

Margaret McCreary
Patrick C. Fant

T. Lee Redfearn (L.S.)
(L.S.)
(L.S.)
(L.S.)

The State of South Carolina,
GREENVILLE County

PROBATE

PERSONALLY appeared before me Margaret McCreary and made oath that he saw the within named T. Lee Redfearn sign, seal and as his act and deed deliver the within written deed, and that she with

Patrick C. Fant witnessed the execution thereof.
Sworn to before me, this 14th day of July, 1949
Patrick C. Fant (L.S.)
Notary Public for South Carolina

The State of New York,
New York County

RENUNCIATION OF DOWER

I, Louise Passarelli, a Notary Public for New York, do hereby certify unto all whom it may concern that Mrs. Louisa Martin Redfearn, the wife of the within named T. Lee Redfearn 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, fraud or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within named The South Carolina National Bank of Charleston, its heirs, successors and assigns, all her right and claim of Dower, in, or to all and singular the Premises within mentioned and released.

Witness under my hand and seal, this 15th day of July, A. D. 1949
Louise Passarelli (L.S.)
Notary Public for New York
My Commission as Notary expires

Recorded July 18th, 1949, at 8:45 A.M. #16755

June 27, 1951