

- 4. With respect to the within described premises, Mortgagors will
  - a. insure and keep insured the same and all improvements thereon and fixtures therein with fire and extended coverage insurance written by a casualty company acceptable to Mortgagee, for not less than the amount due hereunder, said insurance to be payable to and to protect Mortgagee and/or Mortgagee's assigns; and
  - b. assign such policy of fire and extended coverage insurance to Mortgagee; and
  - c. pay all taxes, levies, and assessments upon said premises; and
  - d. will, at Mortgagee's option, exhibit to Mortgagee receipts evidencing payment of said fire and extended coverage insurance premiums and said taxes.

Should Mortgagors fail to perform Mortgagors' covenants hereinabove provided, Mortgagee may place insurance in its own name and pay the premiums therefor and may pay said taxes, levies and/or assessments. Amounts so expended, if not reimbursed promptly by Mortgagors after demand by Mortgagee, shall be secured by this Mortgage and shall bear interest at the highest legal contract rate of interest until fully paid.

5. PROVIDED ALWAYS, NEVERTHELESS, that if Mortgagors shall pay, or cause to be paid, unto Mortgagee the said debt or sum of money aforesaid, and all sums disbursed by Mortgagee pursuant to this Mortgage, with all interest accrued thereon, if any, and shall otherwise fully perform all covenants of this Mortgage, then this Mortgage shall cease, determine, and be utterly null and void; otherwise it shall remain in full force and virtue.

6. Until default hereunder, Mortgagors may possess, hold and enjoy the said Premises.

7. Should default be made in payment of any of the installments herein or in Mortgagors' Promissory Note provided, or in the reimbursement of any moneys advanced or paid by Mortgagee for taxes or insurance, as hereinafter provided, Mortgagee, at Mortgagee's option may declare the whole amount secured by this Mortgage immediately due and payable.

8. Should the debt secured by this Mortgage, or any part thereof, be collected by suit or action, or should this Mortgage be foreclosed, or put into the hands of an Attorney for collection, suit action, or foreclosure, or in the event of the foreclosure of any Mortgage, prior or subsequent to this mortgage, in which proceeding this Mortgagee is made a party, or in the event of the bankruptcy of the Mortgagors (or either of them) or in assignment by Mortgagors (or either of them) for the benefit of creditors, all costs of collection; including Ten (10%) per cent, of the amount due as Attorney's fee, shall immediately be due and payable by Mortgagors, and the same are secured hereby and may be recovered in any suit or action hereunder.

9. This Mortgage shall be binding upon and inure to the benefit of the heirs, personal representatives, successors and assigns of the respective parties hereto.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF

*Dorothy T. Merrell*  
*M. H. Merrell, Jr.*

*Henry W. McCarrson* (L. S.)  
*Flora J. McCarrson* (L. S.)

STATE OF SOUTH CAROLINA

COUNTY OF CHARLENEVILLE

PERSONALLY appeared before me DOROTHY T. MERRELL and made oath that he saw the within named Mortgagors, HENRY W. McCARRSON AND FLORA J. McCARRSON sign and seal as THEIR act and deed, deliver the within-written Mortgage; and that he with M. H. MERRELL, JR. witnessed the execution thereof.

SWORN to before me, this 21st. day of MARCH, A.D. 1962

*M. H. Merrell, Jr.*

*Dorothy T. Merrell*

STATE OF SOUTH CAROLINA

COUNTY OF CHARLENEVILLE

RENUNCIATION OF DOWER

I, M. H. MERRELL, JR. do hereby certify unto all whom it may concern that Mrs. FLORA J. McCARRSON the wife of the within-named HENRY W. McCARRSON 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 Mortgagee, all her interest and estate, and also all her right and claim of Dower, of, in, or to all and singular the Premises within mentioned and released.

Given under my Hand and Seal this 21st. day of MARCH, 19 62

*M. H. Merrell, Jr.*

(L. S.) *Flora J. McCarrson*