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TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or apportaining.
TO HAVE AND TO HOLD all and singular the said Premises unto the said Mortgagee, its successors and Assigns forever. And I do hereby bind myself Heirs, Executors, and Administrators to warrant and forever defend all and singular the said Premises unto the said Mortgagee, its successors, and Assigns, from and against my Heirs and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.
And the said mortgagor(s) agree(s) to insure the house and buildings on said lot in a sum not less than the total amount of all mortgage debt  EXEMPTED Fire Insurance and extended coverage in a company or companies satisfactory to the mortgagee, and keep the same insured from loss or damage by fire and other hazards, and assign the policy of insurance to the said mortgagee; and that in the event that the mortgagor(s) shall at any time fail to do so, then the said mortgagee may cause the same to be insured in mortgagor(s) name and be reimbursed for the premium and expense of such insurance under this mortgage, with interest.
And if at any time any part of said debt, or interest thereon, be past due and unpaid, the mortgagor(s) hereby assigns the rents and profits of the above described premises to said mortgagee, or its successors or Assigns, and agrees that any Judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, applying the net proceeds thereafter (after paying costs of collection) upon said debt, interest, costs, or expenses; without liability to account for anything more than the rents and profits actually collected.
PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of the parties to these Presents, that if the said mortgagor(s), do and shall well and truly pay or cause to be paid unto the said mortgagee 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, then this deed of bargain and sale 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 hold and enjoy the said Premises until default of payment shall be made.
WITNESS my hand and seal, this 8th day of October in the year of our Lord one thousand, nine hundred and seventy-six.
Signed, sealed and delivered in the presence of:  James A. Wingo, Jr.  (L.S.)
James A. Wingo, Jr. (LS.)
(LS.)
(LS.)
State of South Carolina s:
PERSONALLY appeared before me Cynthia D. Ballew and made oath that She saw the within named James A. Wingo, Jr.
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