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Mortgagor does hereby covenant and agree to pay promptly when due all taxes and assessments that may be levied or assessed against said real estate, and also all judgments or other charges, liens or encumbrances that may be recovered against the same or that may become a lien thereon, and in default thereof said Mortgagee shall have the same rights and options as above provided in case of insurance.

And if at any time any part of said debt, or interest thereon, be past due and unpaid, Mortgagor hereby assigns the rents and profits of the above described premises to the said Mortgagee, or Mortgagee's Heirs, Successors, Executors, Administrators or Assigns and agree 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 thereof (after paying costs of collection) upon said debt, interest, cost of expense; 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 of these Presents, that if the said Mortgagor, 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 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 is to hold and enjoy the said Premises until default of payment shall be made.

WITNESS Mortgagor's hand and seal _

Signed, sealed and delivered in the presence of

The State of South Carolina

Probate

COUNTY OF ANDERSON

PERSONALLY appeared before me the undersigned witness and made oath That (s)he saw the within named Mortgagor sign, seal and as Mortgagor's act and deed deliver the within written deed, and that (s)he with the other witness whose name is subscribed above witnessed the execution thereof.

Sworn to before me this ...

Justin M. Cegro

The State of South Carolina

Renunciation of Dower

COUNTY OF ANDERSON

1. the undersigned Notary Public in and for the jurisdiction shown below, do hereby certify unto all whom it may concern that the undersigned, the wife of the above named male Mortgagor Lowell E. Holt 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 and Mortgagee's Heirs, or Successors, and Assigns, all her interest and estate, and also 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 15 2/4

Notary Public for South Carolina

RECORDED FEB 16 1977

At 4:04 P.M.

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