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And said mortgagor agrees to keep the building and improvements now standing or hereafter erected upon the mortgaged premises and any and all apparatus, fixtures and appurtenances now or hereafter in or attached to said buildings or improvements insured against loss or damage by fire and such other hazards as the mortgagee may from time to time require...

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 same becomes due, or in the case of failure to keep insured for the benefit of the mortgagee the houses and buildings on the premises against fire and such other hazards as the mortgagee may require, as herein provided, or in case of failure to pay any taxes or assessments to become due on said property within the time required by law...

And 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 law in force for the taxation of mortgages or debts secured by mortgage for State or local purposes...

And in case proceedings for foreclosure shall be instituted, the mortgagor agrees to and does hereby assign the rents and profits arising or to arise from the mortgaged premises as additional security for this loan, and agrees 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 the said mortgagor does 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 mortgage, 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 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 our hands and seals this 24th day of May in the year of our Lord one thousand, nine hundred and sixty-two and eighty-sixth year of the Independence of the our hundred and first of the United States of America.

Signed, sealed and delivered in the Presence of: Francis B. Holtzclaw, Patrick C. Fant, Ray C. Smith, Maxie A. Smith

The State of South Carolina, GREENVILLE County, PROBATE

PERSONALLY appeared before me Frances B. Holtzclaw and made oath that she has the within named Ray G. Smith and Maxie A. Smith their agent and as Patrick C. Fant did and deed deliver the within written deed, and that she with Patrick C. Fant witnessed the execution thereof.

Sworn to before me, this 24th day of May 1962. Patrick C. Fant, Notary Public for South Carolina

The State of South Carolina, GREENVILLE County, RENUNCIATION OF DOWER

I, Patrick C. Fant, a Notary Public do hereby certify unto all whom it may concern that Mrs. Maxie A. Smith, the wife of the within named Ray C. Smith 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 into the within named Ernest R. Atkins and Betty J. Atkins, their heirs, successors and assigns all her interest and estate and also her right and claim of Dower, in, or to all and singular the Premises within mentioned and released.

Given under my hand and seal, this 24th day of May A. D. 1962. Patrick C. Fant, Notary Public for South Carolina

Maxie A. Smith