

And the said mortgagorS agree to insure the house and buildings on said lot in a sum not less than Thirty-Nine Hundred Seventy-Five and no/100 - - - - - Dollars in a company or companies satisfactory to the mortgagee , and keep the same insured from loss or damage by fire and assigns the policy of insurance to the said mortgagee ; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in mortgagors' name and reimburse mortgagee 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 WE hereby assigns the rents and profits of the above described premises to said mortgagee or its Heirs, 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, costs or expenses; without liability to account for anything more than the rents and the profits actually collected.

PROVIDED ALWAYS, nevertheless, that it is the true intent and meaning of the parties to 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 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 are to hold and enjoy the said Premises until default of payment shall be made.

WITNESS OUR hands and seals, this 5th day of January in the year of our Lord one thousand, nine hundred and seventy-one and in the one hundred and ninety-fifth year of the Independence of the United States of America.

Signed, sealed and delivered in the presence of

Joyce H. Hall
Albria H. Massingill

Wallace Downs (L. S.)
Joan Downs (L. S.)
(L. S.)
(L. S.)

State of South Carolina
County of Pickens

PERSONALLY APPEARED before me, Joyce H. Hall and made oath that she saw the within named Wallce Downs and Joan Downs sign, seal, and as their act and deed deliver the within written deed and that Sylvia H. Massingill She with witnessed the execution thereof.

SWORN TO before me this 5th day of January A. D., 1971
Sylvia H. Massingill (L. S.)
Notary Public for South Carolina.
My commission expires 10-19-80.

Joyce H. Hall

State of South Carolina
County of Pickens

Renunciation of Dower

I, Sylvia H. Massingill, Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Joan Downs, the wife of the within named Albria Wallace Downs 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 Pickensville Investment Company, its Heirs and Assigns, all her interest, and estate and also all her rights and claim of Dower of, in or to and singular the premises within mentioned and released.

Given under my hand and seal, this 5th day of January A. D., 1971
Sylvia H. Massingill (L. S.)
Notary Public for South Carolina.
My commission expires 10-19-80.

Joan Downs

Recorded Jan. 28, 1971 at 2:00 P. M., #17543.