

And the said mortgagor s agree to insure the house and buildings on said lot in a sum not less than Twelve Thousand and No/100 (\$12,000.00) ----- 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 its name and reimburse itself 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 hereby assigns the rents and profits of the above described premises to said mortgagee , or their 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 afore-said, 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 agree to hold and enjoy the said Premises until default of payment shall be made.

WITNESS OUR hand S and seal S, this 5th day of May in the year of our Lord one thousand, nine hundred and eighty-one and in the one ^{XXX} 205th year of the Independence of the United States of America.

Signed, sealed and delivered in the presence of
Hora S. Lark
Elfreda B. Hannah

Hubert R. Dover (L. S.)
Hubert R. Dover (L. S.)
Jo Ann Dover (L. S.)
Jo Ann Dover (L. S.)

State of South Carolina }
County of Pickens }

PERSONALLY APPEARED before me, Dora S. Lark and made oath that S he saw the within named Hubert R. Dover and Jo Ann Dover sign, seal, and as their act and deed deliver the within written deed and that S he with Elfreda B. Hannah witnessed the execution thereof.

SWORN TO before me this 5th day of May A. D., 19 81
Elfreda B. Hannah (L. S.)
Notary Public for South Carolina.

Hora S. Lark

My commission expires 12-23-89

State of South Carolina }
County of Pickens }

Renunciation of Dower

I, Dora S. Lark, Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Jo Ann Dover, the wife of the within named Hubert R. Dover 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 Southern Bank & Trust Company , its successors

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 May A. D., 19 81
Hora S. Lark (L. S.)
Notary Public for South Carolina.

Jo Ann Dover

My commission expires 11/21/90

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