

AND IT IS AGREED, by and between the said parties, that we, the mortgagors, are to hold and enjoy the said premises until default of payment shall be made.

And if at any time any part of said debt or interest thereon, be past due and unpaid we hereby assign the rents and profits of the above described premises to said mortgagee, or its successors, heirs, 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 and expenses without liability to account for anything more than the rents and the profits actually collected.

WITNESS our hands and seals this 27th day of February in the year of our Lord one thousand nine hundred and sixty-four.

Signed, Sealed and Delivered in the presence of

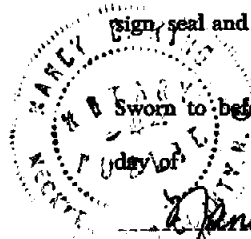
Devinne H. Smith (L.S.)
Craig T. Brown (L.S.)
Gaynell H. Brown (L.S.)

NORTH State of North Carolina County of Mecklenburg

PROBATE

PERSONALLY APPEARED BEFORE ME Lyn Bond, Jr.

and made oath that he saw the within named Craig T. Brown and Gaynell H. Brown sign, seal and as their act and deed deliver the within written deed and that he with Devonne H. Smith witnessed the execution thereof.



Sworn to before me, this 27th day of February, A. D. 1964. My commission expires: August 13, 1965

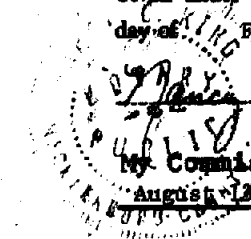
Lyn Bond, Jr. (Signature)

NORTH State of North Carolina County of Mecklenburg

RENUNCIATION OF DOWER

I, Nancy C. King, a Notary Public for North Carolina, do hereby certify unto all whom it may concern, that Mrs. Gaynell H. Brown, the wife of the within named Craig T. Brown 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 First Federal Savings & Loan Association of Charlotte, N. C., its Successors and Assigns, all her interest and estate, and also all 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 27th day of February, A. D. 1964. My Commission expires: August 13, 1965



Gaynell H. Brown (Signature)

Recorded February 27, 1964 at 9:45 A. M. #24305