And the Mortgagor hereby agrees to pay all taxes and assessments against this property as they become due, and should the Mortgagor fail to pay said taxes and assessments, the Mortgagee may, at its option, pay same and charge the amounts so paid to the mortgage debt, and collect same under this mortgage, with interest.

And it is hereby agreed as a part of the consideration for the loan herein secured, that the Mortgagor shall keep the premises herein described in good repair, and should the Mortgagor fail to do so, the Mortgagee, its successors or assigns, may enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt and collect same under this mortgage, with interest.

And the Mortgagor hereby assigns, sets over and transfers unto the said THE PERPETUAL BUILDING AND LOAN ASSOCIATION OF ANDERSON, its successors and assigns, all the rents and profits accruing from the premises hereinabove described, retaining, however, the right to collect said rents so long as the payments herein set out are not more than thirty days in arrears, but if at any time any part of said debt, interest premiums or taxes shall be past due and unpaid, said Mortgagee may (provided the premises herein described are occupied by a tenant or tenants), without further proceedings, take over the property herein described, and collect said rents and profits and apply same to the payment of taxes, insurance, interest and principal, without liability to account for anything more than the rents and profits actually collected, less the costs of collection; and should said premises be occupied by the Mortgagor herein, and the payments hereinabove set out become past due and unpaid, then the Mortgagor hereby agrees that said Mortgagee, its successors and assigns, may apply to any Judge of the Circuit Court of said State, at Chambers or otherwise, for the appointment of a Receiver, with authority to take charge of the mortgaged premises, designate a reasonable rental, and collect same and apply the net proceeds thereof (after paying costs of collection) upon said debt, interest, taxes and insurance, without liability to account for anything more than the rents and profits actually collected.

PROVIDED, ALWAYS, nevertheless, that if the said Mortgagor shall pay or cause to be paid to THE PERPETUAL BUILDING AND LOAN ASSOCIATION OF ANDERSON, its successors or assigns, said debt, and all interest and amounts due thereon, then this deed of bargain and sale shall become null and void; otherwise to remain in full force and virtue.

And it is further agreed by and between the said parties hereto, that the said Mortgagor is to hold and enjoy the said premises until default of payment shall be made.

IN WITNESS WHEREOF, we have hereunto set our hands and seals this the 14th day of September, in the year of our Lord One Thousand Nine Hundred and Seventy-six, and in the ~~One Hundred and~~ Two Hundred and One year of the Independence of the United States of America.

Signed, Sealed and Delivered in the Presence of:

Lewis B. Haynie
Karla A. Jones

Henry T. Cothran (SEAL)
Betty A. Cothran (SEAL)
(SEAL)
(SEAL)

STATE OF SOUTH CAROLINA,
COUNTY OF ANDERSON.

PERSONALLY appeared before me Karla A. Jones and made oath that she saw the within named Henry T. Cothran and Betty A. Cothran sign, seal and as their act and deed, deliver the within written deed; and that she with Lewis B. Haynie witnessed the execution thereof.

SWORN to before me this the 14th day of September, A. D., 1976

Lewis B. Haynie (SEAL)
Notary Public for South Carolina

Karla A. Jones

My Commission Expires ~~9-23-79~~.

STATE OF SOUTH CAROLINA,
COUNTY OF ANDERSON.

RENUNCIATION OF DOWER

I, Lewis B. Haynie a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Betty A. Cothran, the wife of the within named Henry T. Cothran, 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 THE PERPETUAL BUILDING AND LOAN ASSOCIATION OF ANDERSON, 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 14th day of September, A. D., 1976

Lewis B. Haynie (SEAL)
Notary Public for South Carolina

Betty A. Cothran

My Commission Expires 9-23-79

RECORDED SEP 17 '76 At 11:30 A.M. 7537

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