

And the said mortgagor agrees to insure the house and buildings on said lot in a sum not less than Six Thousand Seven Hundred (\$6,700.00) Dollars in a company or companies satisfactory to the mortgagee and keep the same insured from loss or damage by fire and such other contingencies as the mortgagee may require, and assign 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 mortgagor's

name and reimburse himself 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,

I hereby assign the rents and profits of the above described premises to said mortgagee, or his Heirs, Executors, Administrators, Successors 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, apply the net proceeds thereafter (after paying costs of collection) upon said debt, interest, costs or expenses, without liability to account for anything more than the rents and profits actually collected.

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

IN WITNESS WHEREOF, the mortgagor has hereunto set her hand and seal

this 24th day of May in the year of our Lord one thousand, nine hundred and seventy-two and in the one hundred and ninety-sixth year of the Independence of the United States of America.

Signed, sealed and delivered in the presence of

Albert S. Hagood (L.S.)
Romaine A. Barnes (L.S.)
Sandra H. Halbkat (L.S.)

The State of South Carolina,

County of

PERSONALLY appeared before me Romaine A. Barnes and made oath that he saw the within named Sandra H. Halbkat sign, seal and as her act and deed deliver the within written deed, and that he with Albert S. Hagood witnessed the execution thereof.

SWORN TO before me this 23rd day of May A. D. 1972

Notary Public for South Carolina. My commission expires: NOVEMBER 22, 1981

The State of South Carolina,

NOT NECESSARY - WOMAN MORTGAGOR Renunciation of Dower.

County of

I, a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. the wife of the within named 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

Heirs 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 day of A. D. 19

(L. S.) Notary Public for S. C.

Recorded May 24, 1972 at 3:46 P. M., #31988