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 the rents and profits of the above described premises to said mortgagee_, or its successors 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 and expenses without liability to account for anything more than the rents and the profits actually collected.

in the year of WITNESS our hand s 14 day of July this and sealg our Lord one thousand nine hundred and Bighty One.

Signed, Sealed and Delivered presence of

Gohn R. Gennssings (L.S.)

State of South Carolina,

County of Greenville.

PROBATE

PERSONALLY APPEARED BEFORE ME the above witnesss

and made oath that she saw the within named John R. Cummings and Evelyn G. Cummings act and deed deliver the within written deed and that 8 he with their sign, seal and as

witnessed the execution thereof.

Sworn to before me, this 14

A. D. 1981

Visia a Proportion

My commission expires 9-18-90

State of South Carolina,

John R. Cummings

County of Greenville.

RENUNCIATION OF DOWER

I, Charles W. Spence

Evelyn G. Cummings

do hereby certify unto all whom it may concern, that Mrs.

the wife of the within named did this day appear before

a Notary Public for South Carolina,

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 Southern Bank & Trust Company, its successors forever relinquish unto the within named

Hoirs 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 14

Enelys & Commands

es 9-18-90 My commission

RECORDED JUL 14 1981 at 3:00 P.M. 1177