And the said mortgagors agree to insure the house and buildings on said lot in a sum not less than a sum not less than the outstanding balance due on all mortgages affecting the premises in a company or companies satisfactory to the mortgagees, 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 mortgagees may cause the same to be insured in their

name and reimburse themselves

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, we

hereby assign the rents and profits of the above described premises to said mortgagee s, or their

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 we , the said mortgager s, 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 s are 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

in the year of our Lord one this 30th day of October and in the one hundred thousand, nine hundred and eighty-one year of the Independence of the United States of America. and sixth Signed, sealed and delivered in the presence of _____(L. S.) The State of South Carolina, County of GREENVILLE PERSONALLY appeared before me ___Judy S. Payne _____ and made oath that She saw the within named Forest B. Palmer and Carolyn C. Palmer sign, seal and as ____their____act and deed deliver the within written deed, and that she with .Charles E. McDonald, Jr. ... witnessed the execution thereof. SWORN TO before me this 30th day Judy S. Payne Notary Public for South Carolina. My commission expires: 10/17/89 ____ The State of South Carolina, Renunciation of Dower. County of **CREENVILLE** I, Charles E. McDonald, Jr., a Notary Public for South Carolina, do hereby certify unto all whom it may concern that Mrs. Carolyn C. Palmer the wife of the within named <u>Forest B. Palmer</u> 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 Clifton Spears and Mildred C. Spears, their 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 ___30th ____ My commission expires: 10/17/89

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