

And the said mortgagors agree to insure the house and buildings on said lot in a sum not less than \$1500 Dollars in a company or companies satisfactory to the mortgagee, and keep the same insured from loss or damage by fire, 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 his name and reimburse us 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, or

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 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 mortgagors, 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.

WITNESS our hands and seal, this _____ day of December in the year of our Lord one thousand, nine hundred and forty-nine and in the one hundred and _____ year of the Independence of the United States of America.

Signed, sealed and delivered in the presence of

Dora J. Sossamon
Valreen M. Lyday

Janie Bayne McDowell (L.S.)
Edgar McDowell (L.S.)
(L.S.)
(L.S.)

The State of South Carolina

Mortgage of Real Estate

County.

PERSONALLY appeared before me *Dora J. Sossamon* and made oath that She saw the within named JANIE BAYNE McDOWELL AND HUSBAND EDGAR McDOWELL sign, seal and as their act and deed deliver the within written deed, and that She with Valreen M. Lyday witnessed the execution thereof.

SWORN TO before me this 16th day of December A. D. 1949
Valreen M. Lyday (L.S.)
Notary Public for South Carolina
Henderson County, North Carolina
My Commission Expires: Feb 1, 1951

Dora J. Sossamon

The State of South Carolina

Renunciation of Dower.

County.

I, Valreen M. Lyday, a Notary Public of Henderson County, N.C. hereby certify unto all whom it may concern that Mrs. Janie Bayne McDowell the wife of the within named Edgar McDowell 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 Janie Bayne McDowell

Heirs and Assigns, all her interest and estate, and also all her right and calimn of Dower of, in or to all and singular the Premises within mentioned and released.

GIVEN under my hand and seal, this 16th day of December A. D. 1949
Valreen M. Lyday (L.S.)
Notary Public for South Carolina
Henderson County, N. C.
My Comm Expires: Feb 1, 1951

Janie Bayne McDowell