

5. In case of the breach of covenants 2, 3, or 4 above, the Mortgagee may pay taxes, levies, or assessments, contract for insurance and pay the premiums, and cause to be made all necessary repairs to the buildings and other improvements, and pay for the same. Any amounts so paid by the Mortgagee shall become a part of the debt secured hereby, shall become immediately due and payable, and shall bear interest at the rate of seven per cent (7%) per annum from the date paid.

6. If at any time any part of the indebtedness secured hereby be past due and unpaid, the Mortgagor hereby assigns the rents and profits of the premises to the Mortgagee, or its successors or assigns, and agrees that any Judge of the Circuit Court of the State of South Carolina may, at chambers or otherwise, appoint a receiver with authority to take possession of the premises and collect the rents and profits and apply the net proceeds thereof (after paying costs of collection) upon said indebtedness, interest, costs and expenses, without liability to account for anything more than the rents and profits actually collected.

7. If default be made by the Mortgagor in the payment of any installment on the note hereby secured, or if default be made by the Mortgagor in the performance of any of the covenants or provisions of this mortgage, or if default be made by the Mortgagor in the performance of the covenants or provisions of any other lien or any encumbrance upon the premises, or if the Mortgagor shall sell, assign, or otherwise dispose of his interest in the premises, the Mortgagee may, at its option, declare the entire indebtedness immediately due and payable, without notice to the Mortgagor, which notice is hereby expressly waived, and the Mortgagee may foreclose this mortgage.

8. In case the indebtedness secured hereby or any part thereof is collected by suit or action or this mortgage is foreclosed or put into the hands of an attorney for collection, suit, action or foreclosure, Mortgagor shall be chargeable with all costs and expenses, including reasonable attorney's fees, which shall be immediately due and payable and added to the mortgage indebtedness and secured hereby.

9. No delay by the Mortgagee in exercising any right or remedy hereunder or otherwise afforded by law, shall operate as a waiver thereof or preclude the exercise thereof at any other time.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the Mortgagor shall well and truly pay or cause to be paid unto the Mortgagee the indebtedness hereby secured, with interest, 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, it shall remain in full force and effect.

AND IT IS AGREED, by and between the said parties, that the Mortgagor is to hold and enjoy the premises until default be made in the covenants or provisions of this mortgage or the said note.

This mortgage shall inure to and bind the heirs, legatees, devisees, administrators, executors, successors, and assigns of the parties hereto. Wherever used herein, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS THE MORTGAGOR'S hand and seal, this 13th day of January, 1962

Signed, sealed and delivered in the presence of:
(1) *Lawrence S. Hammitt*
(2) *Thomas J. Odom*

Thomas J. Odom (L. S.)
Geneva Mae Odom (L. S.)
Joseph B. Ray (L. S.)
Lawrence S. Hammitt (L. S.)

STATE OF SOUTH CAROLINA }
COUNTY OF Spartanburg }

PROBATE

Lawrence S. Hammitt

1st Witness

PERSONALLY APPEARED BEFORE ME

and made oath that he saw the within named

Thomas J. Odom & wife Geneva Mae Odom

sign, seal and as his (her) act and deed deliver the within written deed and that he witnessed the execution thereof.

Joseph B. Ray
2nd Witness

Sworn to before me, this 13th day of January

A.D. 1962 (SEAL)

Lawrence S. Hammitt
1st Witness

Notary Public for S. C.

Not applicable - sole owner - Female -

STATE OF SOUTH CAROLINA }
COUNTY OF _____ }

RENUNCIATION OF DOWER

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 Wise Homes, Inc. of _____ 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 _____ day of _____ A.D. 19 _____ (SEAL)
Notary Public for S. C.