

And it is also covenanted and agreed that upon default in the payment of any of the installments of principal or any part of the interest thereon; or upon default in the payment of any of the sums of money secured hereby, or any part thereof; or on failure of the mortgagor to keep and perform any of the covenants or conditions hereon, that then and in any such event, the whole amount of the indebtedness hereby secured, at that time unpaid, shall, at the option of the lawful owner and holder of said note and of this security be and become due and collectible at once, anything hereinbefore or in said note contained to the contrary notwithstanding; such option to be exercised without notice.

Should foreclosure proceedings be instituted hereunder on account of any breach or violation of the covenants herein contained, it is covenanted that the mortgagee shall have the right, without notice to the mortgagor, to make application for and to have a receiver appointed to take possession of and manage and control the mortgaged property pending foreclosure proceedings, for the purpose of renting, preserving, or protecting the same, and apply the net income therefrom to the preservation and protection of the mortgaged property and to the payment of the mortgage indebtedness in such manner as the court may direct.

And it is covenanted and agreed that no failure of the mortgagee or its successors or assigns to exercise any option to declare the maturity of the debt hereby secured under the foregoing conditions shall be taken or deemed as a waiver of right to exercise such option or declare such forfeiture, either as to any past or present default on the part of the mortgagor, nor shall any default as to the procurement of the insurance or payment of the taxes by the mortgagee as hereinabove provided be taken or deemed as a waiver of the right to declare the maturity of the indebtedness hereby secured by reason of the failure of the mortgagor to procure such insurance or pay such taxes.

All appraisements and homestead laws are hereby expressly waived.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors or assigns of the parties hereto. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness our hand ^s and seal ^s, this 27th day of January in the year of

our Lord, one thousand nine hundred and sixty-two.

Signed, sealed and delivered in the Presence of

David Baker (L. S.)
Lee J. Baker (L. S.)
Reba D. Mims (L. S.)
Terry Greer (L. S.)

STATE OF SOUTH CAROLINA, } MORTGAGE OF REAL ESTATE
County of RICHLAND }

Personally appeared before me Terry Greer

and made oath that she saw the within named David Baker and Lee J. Baker

sign, seal and as their act and deed deliver the within written

deed, and that she with Reba D. Mims

in the presence of each other witnessed

the execution thereof.

Sworn to before me, this 31st day of January, A. D. 19 62.

Reba D. Mims
Notary Public of South Carolina
My commission expires at the pleasure of the Governor

THE STATE OF SOUTH CAROLINA, } RENUNCIATION OF DOWER
County of RICHLAND }

I, Reba D. Mims, do hereby certify unto all whom it may concern, that Mrs. JoAnn S. Baker and Patricia M. Baker, the respective wives of the within named

David Baker and Lee J. Baker 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 PILOT LIFE INSURANCE COMPANY, its successors or assigns, all her interest and estate, and also 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 31st date of January, Anno Domini 19 62.

Reba D. Mims (P.S.)
Notary Public of South Carolina
My commission expires at the pleasure of the Governor
JoAnn S. Baker (L.S.)
Patricia M. Baker (L.S.)

Recorded February 2nd, 1962, at 12:51 P.M. #19126