

Together with, all and singular, the Rights, Members, Hereditaments and Appurtenances to the said premises belonging or in anywise incident or appertaining.

To Have and to Hold, all and singular, the said premises unto the said James Cooley, his

Heirs and Assigns forever. And we do hereby bind ourselves and our Heirs, Executors and Administrators to warrant and forever defend all and singular the said premises unto the said James Cooley, his

Heirs and Assigns, from and against us and our Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said Lowell E. Holt and Nancy P. Holt agree to insure the house and buildings on said lot in the sum of not less than full insurable value and keep the same insured from loss and damage by fire, and assign the policy of insurance to the said James Cooley

and that in the event that the mortgagor shall at any time fail to do so, then the said James Cooley

may cause the same to be insured in his name and reimburse him for the premium and expense of such insurance under the mortgage.

And it is Agreed, by and between the said parties, that should legal proceedings be instituted for the collection of the debt secured hereby, then, and in that event, the said Mortgagee his successors or assigns, shall have the right to have a Receiver appointed of the rents and profits of the above described premises, with power to forthwith lease out the said premises anew if he should so elect, who, after deducting all charges and expense attending such proceedings and the execution of the said trust as Receiver, shall apply the residue of said rents and profits toward the payment of the debt secured hereby.

And it is Further Agreed, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this mortgage, or for any purpose involving this mortgage, or should the debt hereby secured be placed in the hands of an Attorney-at-Law for collection, by suit or otherwise, that all costs and expenses incurred by the Mortgagee or assigns, including a reasonable counsel fee (of not less than ten per cent of the amount involved) shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

Provided Always, Nevertheless, and it is the true intent and meaning of the parties to these presents, that we the said mortgagors James Cooley, do and shall well and truly pay, or cause to be paid, unto the said James Cooley, the said debt or sum of money aforesaid, with interest thereon, if any shall 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 Lowell E. Holt and Nancy P. Holt are to hold and enjoy the said premises until default of payment shall be made.

Witness our hands and seal this 10th day of March, in the year of our Lord One Thousand Nine Hundred and sixty-two, and in the One Hundred and year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered in the presence of

W. H. Harley (Seal)
Joyce B. Campbell (Seal)
Lowell E. Holt (Seal)
Nancy P. Holt (Seal)

THE STATE OF SOUTH CAROLINA
County Of Laurens

PERSONALLY appeared before me W. H. Harley and made oath that he saw the within named Lowell E. Holt and Nancy P. Holt sign, seal, and as their act and deed deliver the within deed; and that he with Joyce B. Campbell witnessed the execution thereof.

SWORN to before me this 10th day of March A. D. 1962
Joyce B. Campbell (Seal)
Notary Public, S. C.

THE STATE OF SOUTH CAROLINA
County Of Laurens

RENUNCIATION OF DOWER

I, Joyce B. Campbell do hereby certify unto all whom it may concern, that Mrs. Nancy P. Holt the wife of the within named Lowell E. Holt, did this day appear before me, and she 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 James Cooley, his Heirs and Assigns, all her interest and estate, and also all her right and claim of Dower of, in, or to, and all singular, the premises within mentioned and released.

Given under my hand and seal this 10th day of March A. D. 1962
Joyce B. Campbell (Seal)
Nancy P. Holt
Notary Public, S. C.