

his Heirs, Executors, Administrators or Assigns, together with the interest thereon, if any shall be due, under the covenants of this Mortgage, then this Deed of Bargain and Sale shall cease, determine, and be utterly null and void; otherwise it shall remain in full force and virtue.

AND IT IS AGREED, by and between the said parties, that Raymond L. Brown, his heirs and assigns are to hold and enjoy the said Premises until default of payment shall be made.

AND IT IS FURTHER AGREED AND COVENANTED between the said parties, that in case the debt secured by this Mortgage, or any part thereof, is collected by suit or action; or this Mortgage be foreclosed, or put into the hands of an Attorney for collection, suit, action or foreclosure, or in the event of the foreclosure of any mortgage, prior or subsequent to this mortgage, in which proceeding this mortgagee is made a party, or in the event of the bankruptcy of the mortgagor, or in assignment by the mortgagor for the benefit of creditors, the said Mortgagor Raymond L. Brown his Heirs, Executors, Administrators or Assigns, shall be chargeable with all costs of collection, including Ten (10%) per cent, of the principal and interest on the amount involved as Attorney's fee, which shall be due and payable at once; which charges and fees, together with all costs and expenses, are hereby secured, and may be recovered in any suit or action hereupon or hereunder.

Witness my Hand and Seal, this 15th day of October in the year of our Lord one thousand nine hundred and sixty-two and in the one hundred and eighty-seventh year of the Sovereignty and Independence of the United States of America.

SIGNED, SEALED AND DELIVERED

IN THE PRESENCE OF

Ellis Bradley  
J. O. Black

Raymond L. Brown (L. S.)  
Raymond L. Brown (L. S.)

The State of South Carolina,

COUNTY OF GREENVILLE

PERSONALLY appeared before me, Ellis Bradley

and made oath that he saw the within-named Raymond L. Brown sign, seal and as his

act and deed, deliver the within-written Deed; and that he with J. O. Black witnessed the execution thereof.

SWORN to before me, this 15th day of October, A. D. 1962

J. O. Black

Ellis Bradley

NOTARY PUBLIC FOR S. C.  
MY COMMISSION EXPIRES AT THE PLEASURE OF THE GOVERNOR

The State of South Carolina,

DECLARATION OF DOWER NECESSARY  
MORTGAGOR SINGLE

COUNTY OF

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Raymond L. Brown

TO

Modern Homes Construction Company  
P. O. Box 278  
West Columbia, South Carolina

\* Said land conveyed to Raymond L. Brown by deed of James A. Brown dated the 15th day of October, 1962 and recorded in the R. M. C. Office for Greenville County in Deed Book \_\_\_\_\_, Page \_\_\_\_\_.

Mortgagor hereby warrants that this is the first and only encumbrance on this property and avers that Modern Homes Construction Company built a shell type house on the land conveyed herein and that mortgagor has right to convey said property in fee simple.

Recorded February 11, 1963 at 9:30 A. M. #20197