

5. That Mortgagor will not remove or detach or alter the design or structure or matter of any building now or hereafter erected upon the premises, unless Mortgagee shall first consent thereto in writing, and will maintain the premises in good condition and repair, and will not commit or suffer waste thereof, and will not cut or remove nor suffer the cutting or removal of any trees or timber on the premises, except for domestic purposes, without Mortgagee's written consent, and will comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the premises, and will not suffer or permit any violation thereof.

6. If at any time any part of said sums hereto secured be past due and unpaid the Mortgagor hereby assigns the rents and profits of the above described premises to said Mortgagee, or its successors or assigns, and agrees 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, apply the net proceeds thereof (after paying costs of collection) upon said debt, interest, costs and expenses without liability to account for anything more than the rents and the profits actually collected.

7. If default be made in the payment of any installment of said note or any part thereof when due, or in the performance of any of Mortgagee's obligations, covenants or agreements hereunder, all of the indebtedness secured hereby shall become and be immediately due and payable at the option of the Mortgagee, without notice or demand which are hereby expressly waived, and this mortgage may be foreclosed.

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 Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by law, shall operate as a waiver thereof or preclude the exercise thereof during the continuance of any default hereunder.

PROVIDED ALWAYS NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said Mortgagor does and shall well and truly pay, or cause to be paid into the said Mortgagee 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 effect.

AND IT IS AGREED, by and between the said parties, that the Mortgagor is to hold and enjoy said premises until default of payment shall be made.

This Mortgage shall inure to and bind the heirs, legatees, devisees, administrators, executors, successors and assigns of the parties hereto. Whenever 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 5 day of December, 1977.

Signed, sealed and delivered in the presence of

*Jerry Ross*  
*Jerry Ross*

*Bobby R. Cohen* (L.S.)  
*Nellie Faye B. Cohen* (L.S.)  
*Jerry Ross* (L.S.)

STATE OF SOUTH CAROLINA  
 COUNTY OF Greenville

PROBATE

PERSONALLY APPEARED BEFORE ME

and made oath that he was the within named *Bobby R. Cohen and Faye B. Cohen* 1st Witness  
 Purchaser *Jerry Ross* 2nd Witness

his heirs and deed defined the within written deed and that he with *Jerry Ross* 2nd Witness  
 witnessed the execution thereof.

Sworn to before me, this 5 day of December, AD 1977

Notary Public for S.C. my comm expires 1-16-80

STATE OF SOUTH CAROLINA  
 COUNTY OF Greenville

RENUNCIATION OF DOWER

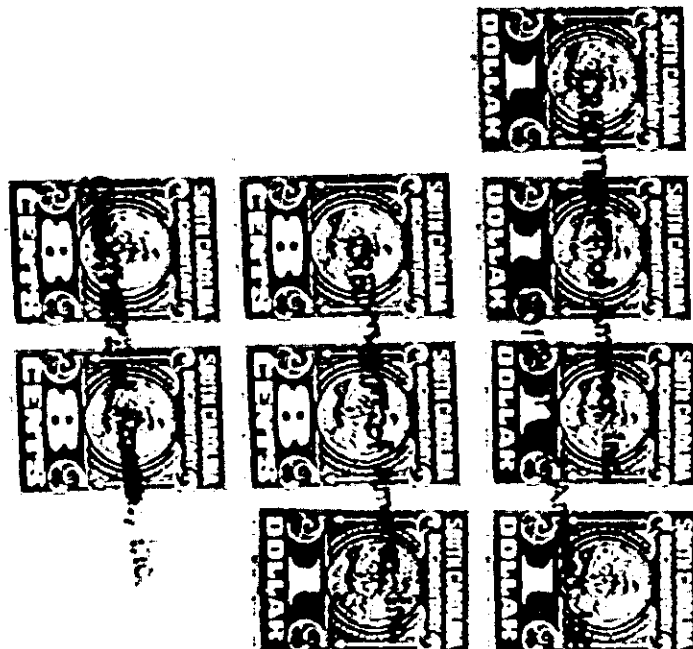
I, *Joyce Chapman* a Notary Public for South Carolina do hereby certify unto all whom it may concern, that Mrs. *Nellie Faye B. Cohen* the wife of the within named *Bobby R. Cohen* did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within named *CREDITRIFT of America, Inc.* 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 5 day of December, AD 1977  
 Notary Public for S.C. my comm expires 1-16-80

*Nellie Faye B. Cohen*

RECORDED DEC 8 1977 At 11:30 A.M. 17514

213,272.00 Lot 146  
 Brownwood Dr. "Oak Crest" Dec. 77



Mortgage of  
 Real Estate

CREDITRIFT of America, Inc.  
 1805-A Laurens Road  
 Greenville, SC 29607

Bobby R. Cohen & Nellie Faye B. Cohen  
 19 Brownwood Drive  
 Greenville, SC 29611

#55872  
 State of South Carolina  
 County of Greenville

DEC 8 1977 17514

213 8264