

void. But in case of default of payment under any of the conditions of said note or in case the said mortgageor **their** heirs, executors or administrators, shall neglect or fail to pay the taxes and assessments upon the said property, or shall neglect or fail to insure the house and building on said land, and keep the same insured as aforesaid, then upon the violation of any or all of said covenants and agreements, the whole amount of said debt, at the option of the lawful holder thereof, shall become due and collectible at once, anything hereinbefore or in said obligation contained to the contrary notwithstanding.

And the said mortgageor does, as additional security, hereby assign, set over, and transfer to the said corporation, its successors and assigns, all of the rents, issues and profits of the said mortgaged premises, accruing or falling due from and after the service of a summons in any action of foreclosure to which said corporation, its successors, or assigns, may be parties.

And it is agreed, by and between the parties, that the said mortgageor **their** heirs, executors or administrators, in the event of a foreclosure of this mortgage by judicial proceedings, or collection by an attorney, shall pay ten per cent upon the amount due, for attorney's fee, which shall be secured by this mortgage, and shall be included in any judgment of foreclosure recovered.

Witness **our** Hands and Seal **s** this **fifteenth** day of **October** in the year of our Lord one thousand nine hundred and **thirty-one** and in the one hundred and

**fifty-sixth**

year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered  
in the Presence of

*E. O. Black*

*Josephine Prevard* (Seal)  
*Sidney Prevard* (Seal)

STATE OF SOUTH CAROLINA,  
County of **Richland**

*J. K. Walle*

Personally appeared before me and made oath that **he** saw the within named **Josephine Prevard and Sidney Prevard** sign, seal and as **their** act and deed, deliver the above written mortgage deed; and that **Sworn before me, this fifteenth** day of **October** 1931 witnessed the execution thereof.

*E. O. Black* (L. S.)  
Notary Public, South Carolina.

**SATISFIED and CANCELLED**

of record this **25** day of **Aug**, 1931  
*E. O. Black*

*Equitable Building and Loan Company*  
*Recording and giving copies*  
*to Equitable Building and Loan Company*

**The State of South Carolina**

Josephine and Sidney  
Prevard



Equitable Building and  
Loan Company,

**Mortgage Real Estate**

I hereby certify that the within Mortgage has been this **23** day of **Oct** A. D. 19**31** at **3:10 P.M.** recorded in my office in Book **S. H.** of Mortgages, page **90**.

*O. E. Hurwood*  
Clerk of the Court of Common Pleas and General Sessions for **Richland** County.

STATE OF SOUTH CAROLINA,

RENUNCIATION OF DOWER

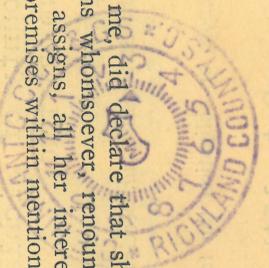
County of **Richland**  
I, **E. O. Black**, a Notary Public for South Carolina

do hereby certify unto all whom it may concern, that **Josephine Prevard** the wife of the within named **Sidney Prevard**

did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without compulsion, dread or fear of any person or persons whatsoever, renounce, release, and forever relinquish unto the within named Corporation, its successors or assigns, all her interest and estate, and also all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

Given under my hand and seal, this **15th** day of **October** Anno

*E. O. Black*  
Notary Public, South Carolina.



1681 32 100

The State of South Carolina,

COUNTY OF RICHLAND

To All Whom These Presents May Concern:

We, Sidney Prevard and Josephine Prevard, of the County of Richland, IN THE STATE AFORESAID, HERINAFTER SPOKEN OF AS THE MORTGAGOR, SEND GREETING:

Whereas, we the said Sidney Prevard and Josephine Prevard have borrowed from Equitable Building & Loan Co. a corporation in the State aforesaid, hereinafter spoken of as the Corporation, the sum of two thousand(\$2,000.00) Dollars, and in order to secure the payment thereof have this day executed to said Corporation a certain note or obligation the terms of which are as follows:

\$ 2,000.00 Name Sidney Prevard & Josephine Prevard, Columbia, S. C., Oct. 15th 1921

Received of Equitable Bldg. & Loan Co a corporation in South Carolina two thousand(\$2,000.00) Dollars,

which we promise to pay, with interest at the rate of eight per cent. per annum, payable as provided herein, unpaid interest to bear interest at the same rate. As security for this loan, we have given a mortgage on real estate of even date herewith.

In consideration whereof we hereby subscribe, subject to and agree to be bound by all the By-Laws, Rules and Regulations of said corporation relating to loans for 20 half shares which are hereby assigned as additional security for this loan. Such shares payable in installments of not less than twenty-four and 33/100(\$24.33) Dollars

per month, on the first day of each month hereafter, the sum of \$ 13.33 being interest on said loan; and the balance being payment on said shares. The payments on said shares to continue until the same, together with the profits earned as determined and declared by the Board of Directors from time to time shall equal the value of Two Hundred (\$200.00) Dollars per share, when the same shall be applied toward extinguishment of the debt hereby created as is fully set forth in agreement of even date herewith.

The undersigned hereby agrees to pay when due all insurance premiums, taxes, and assessments on the property, and to keep the same in force in favor of said corporation, failing in which, said corporation may pay the same. Such disbursements to be added to the principal debt and to bear interest at the same rate.

If one monthly installment hereunder becomes due and is not paid or if the undersigned violates any of the covenants contained herein or in the mortgage securing this note, then at the option of said corporation the whole amount due hereunder shall become due and payable and the mortgage and other security may be enforced for the payment hereof, together with ten per cent attorney's fees if placed in an attorney's hands for collection.

Now, Know All Men, That we the said Josephine Prevard and Sidney Prevard in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said corporation according to the conditions of the said note; and also, in consideration of the further sum of Three Dollars, to the said Mortgagor in hand well and truly paid by the said corporation at and before the sealing and delivery of these presents, the receipt of which is hereby acknowledged, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release, unto said Corporation, its successors and assigns.

All that certain piece, parcel, or lot of land, with the improvements thereon, lying, situate and being on the Western Side of McDuffie Avenue, in Hampton Place, a suburb of the City of Columbia, in the County of Richland, the State of South Carolina, being and embracing lot number 62 and the northern half of lot number 63 as shown on the plat of Hampton Place, made by C. Keith LeGare, Surveyor, recorded in the Office of the Clerk of Court for Richland County in Plat Book "C" at Page 35, said lot being in shape a quadrilateral, being bounded on the North by lot number 61 on said plat whereon it runs and measures one hundred and sixty feet, On the East by said McDuffie Avenue, whereon it runs and measures seventy-five feet, on the South by the southern half of lot number 63 whereon it runs and measures one hundred and sixty-two and nine tenths (162.9') feet, and on the West by an Alleyway whereon it runs and measures seventy-five feet, being the identical tract of land that was heretofore conveyed to William H. Gelston by J. Hughes Cooper by his Deed Recorded in the Office of the Clerk of Court for Richland County in Book of Deeds "CJ" at Page 213.

Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in any wise incident or appertaining

TO HAVE AND TO HOLD all and singular the said premises unto the said corporation, its successors and assigns, forever. And the said mortgagor does hereby bind their heirs, executors and administrators to warrant and forever defend all and singular the said premises unto the said corporation, its successors and assigns, from and against their heirs, executors, administrators and assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, that said mortgagor, their heirs, executors or administrators, shall and will forthwith insure the buildings on the said land in a company approved by the said corporation and keep the same insured from loss or damage by fire in the sum of two thousand(\$2,000.00) Dollars, and assign the policy of insurance to said corporation, its successors or assigns; and in case such mortgagor shall at any time fail so to do then the said corporation, its successors or assigns, may cause the same to be insured for its benefit.

And, it is further agreed, that the said mortgagor their heirs, executors, administrators or assigns, shall promptly pay all taxes and assessments, chargeable against said property.

If the said mortgagor their heirs, executors, administrators or assigns, fail to pay the insurance premiums, taxes and assessments when due, then and in either event the said corporation may pay the same, and charge to the mortgagor's account on the books of the corporation, such disbursements to be added to the principal debt hereby secured and to bear interest at the same rate per cent per annum.

AND IT IS FURTHER AGREED, that the mortgagor their heirs, executors, administrators or assigns, shall not do or suffer any act to be done in, upon or about said premises, or any part thereof, whereby the value of said mortgaged property shall be impaired or weakened as a security for said debt;

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if, the said mortgagor do and shall well and truly pay, or cause to be paid, unto the said corporation, its successors or assigns, 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 or obligation and all insurance premiums, taxes and assessments then this deed of bargain and sale shall cease, determine and be utterly null and

FORM S.

Prevard, Columbia

\$ 2,000.00

Name Josephine Prevard & Sidney/

, S. C., Oct. 15th

1921

Received of Equitable Building & Loan Corporation in South Carolina

two thousand(\$2,000.00)

Dollars,

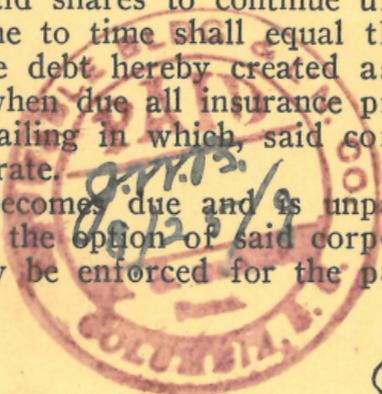
which we promise to pay, with interest at the rate of eight per cent. per annum, payable as provided herein, unpaid interest to bear interest at the same rate. As security for this loan, we have given a mortgage on real estate of even date herewith.

In consideration whereof we hereby subscribe, subject to and agree to be bound by all the By-Laws, Rules and Regulations of said corporation relating to loans for 20 half shares which are hereby assigned as additional security for this loan. Such shares payable in installments of not less than twenty-four and 33/100(\$24.33) Dollars per month, on the first day of each month hereafter, the sum of \$13.33 being interest on said loan; and the balance being

payment on said shares. The payments on said shares to continue until the same, together with the profits earned as determined and declared by the Board of Directors from time to time shall equal the value of Two Hundred (\$200.00) Dollars per share, when the same shall be applied toward extinguishment of the debt hereby created as is fully set forth in agreement of even date herewith.

The undersigned hereby agrees to pay when due all insurance premiums, taxes, and assessments on the property, and to keep the same in force in favor of said corporation, failing in which, said corporation may pay the same. Such disbursements to be added to the principal debt and to bear interest at the same rate.

If one monthly installment hereunder becomes due and is unpaid or if the undersigned violates any of the covenants contained herein or in the mortgage securing this note, then at the option of said corporation the whole amount due hereunder shall become due and payable and the mortgage and other security may be enforced for the payment hereof, together with ten per cent. attorney's fees if placed in an attorney's hands for collection.



Josephine Prevard  
Sidney Prevard