

W. 180 feet to an iron pin; thence S. 48-0 W. 70 feet to an iron pin; thence with line of B. O. Woodward S. 42-0 E. 180 feet to the point of beginning, and being all of Lot No. 27 as shown on plat recorded in Plat Book "E" at Page 132, in the R. M. C. Office for Greenville County; said premises being that conveyed to Doris M. Balentine (now Doris M. Hughie) by The Piedmont Savings & Trust Company by deed dated February 6, 1935, and recorded in the R. M. C. Office for Greenville County, South Carolina, on February 6, 1935, in Book of Deeds "178" at Page 42.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

To Have and To Hold, all and singular the said premises unto the Mortgagee, its successors and assigns, forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will pay the indebtedness as hereinbefore provided.

2. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:

(a) If this mortgage and the note secured hereby are insured under the provisions of the National Housing Act and so long as they continue to be so insured, one-twelfth ($\frac{1}{12}$) of one-half of one per centum ($\frac{1}{2}\%$) of the original principal amount of the said note for the purpose of putting the Mortgagee in funds with which to discharge the Mortgagee's obligation to the Federal Housing Administrator for mortgage insurance premiums pursuant to the provisions of Title II of the National Housing