

91.4 feet to a point on the southeastern side of Hammett Street; thence N. 67-45 E. 54.5 feet along the southeastern side of Hammett Street to point of beginning.

There is located on the above described property a brick store building, a residential building (frame) and other improvements.

There is a driveway situate one-half, that is, five (5) feet, on said adjoining Ollie McElroy lot, extending its depth; and a like width, that is, five (5) feet on the above described property, extending a like depth, and 10-foot driveway shall remain open at all times for use of owners and occupiers of said lots for ingress and egress; all as set forth in deed by J. P. Chappell to George Joseph, Sr., et al., dated Mar. 1, 1948, recorded in Vol. 337, page 271, in said R.M.C. office, and to which said Ollie McElroy signed and executed her approval on same.

This is a first mortgage over the above described property, and there are no other mortgages, judgments, nor other liens or encumbrances over or against same prior to this mortgage.

It is understood and agreed that the failure of the mortgagors to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and that the mortgagee may, at its option, foreclose this mortgage or pay said items and add the same so paid, to the principal amount of the debt, and they shall bear interest at the same rate.

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 **The First National Bank, of Greenville, S.C., as Trustee Under Agreement with Ruth L. Young, dated June 13, 1955, Its Successors** and Assigns forever. And we do hereby bind ourselves,

our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said **The First National Bank, of Greenville, S.C., as Trustee Under Agreement with Ruth L. Young, dated June 13, 1955, Its Successors**

~~Heirs~~ and Assigns, from and against ourselves 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 mortgagors agree to insure **comprehensive, fire and extended coverage,** the house and buildings on said lot in a sum not less than **Five Thousand (\$5,000.00)** - - - - - Dollars in a company or companies satisfactory to the mortgagee, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee; and that in the event that the mortgagors shall at any time fail to do so, then the said mortgagee may cause the same to be insured in **mortgagors'** name and reimburse **itself** for the premium and expense of such insurance under this mortgage, with interest.