

iron pin; thence N. 89-13 W. 41 feet to an iron pin; thence N. 71-00 W. 651 feet to an iron pin on eastern side and at the northern end of a 40-foot street; thence, crossing the said street, N. 71-00 W 80.5 feet to an iron, the point of beginning.

This conveyance is made subject to easements and rights-or-way for water, sewer and electrical and other utilities lines which may cross or encroach upon the above described property.

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 Bank of Piedmonts, its successors Heirs and Assigns forever. And I do hereby bind myself and my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Bank of Piedmont

its successors Heirs and Assigns, from and against me and my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the said mortgagor agree to insure the house and buildings on said lot in a sum not less than Dollars in a company or companies satisfactory to the mortgagee, and to 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 mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in name and reimburse

for the premium and expense of such insurance under this mortgage, with interest.