

This is the same land conveyed by Zula W. Smith to Fred L. McGill and Jack E. McGill by deed dated March 11, 1948, recorded in Deed Book 340, Page 3, and is likewise the same land conveyed by Fred L. McGill and Jack E. McGill to Fred M. Atkinson by deed dated April 5, 1951, recorded in Deed Book 432, Page 277, R. M. C. Office, Greenville County.

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 Zula W. Smith, her 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 Zula W. Smith, her

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 Thirty Eight Hundred Forty Three and 96/100 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 mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in her name and reimburse herself for the premium and expense of such insurance under this mortgage, with interest.