BEGINNING; at the intersection of Ansel Street with the northwest side of Calvary Street, and running thence along Ansel Street, N. 77-10 E. 36 feet to an iron pin; thence in a line parallel to Calvary Street S. 26-35 W. 103.8 feet to an iron pin; thence S. 77-46 E. 36.1 feet to an iron pin on the northwest side of Calvary Street; thence along said Street N. 26-35 E. 102.2 feet to the point of beginning.

Being the portion of the lot conveyed to Bettie E. Walker by deed recorded in the R.M.C. Office for Greenville County in Deed Book 90 at page 265, and devised to the mortgagor and to Effie Bell Walker McCullough, the latter's interest therein having been acquired by the mortgagor by deed recorded in Deed Book 564 at page 149.

ALSO, All of my right, title, or interest in and to that certain piece, parcel, or lot of land, situtate, lying, and being in the City of Greenville, County of Greenville, State of South Carolina, at 309 Ansel Street, formerly 309 St. John Street, and having said frontage of 38.3 feet and going back 120 feet and 130.8 feet with back lot line of 37.5 feet. Being the same property referred to in the Will of Bettie E. Walker.

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 Ernest J. Howard, John P. Howard, Sam P. Howard, and George J. Howard, their Heirs and Assigns forever. And I do hereby bind myself, my

Heirs, Executors and Administrators to warrant and forever defend all and singular

the said Premises unto the said Ernest J. Howard, John P. Howard, Sam P. Howard, and George J. Howard,

their Heirs and Assigns, from and against myself, 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 agrees to insure the house and buildings on said lot in a sum not less than

Twenty-Five Hundred (\$2500.00)

In a company or companies satisfactory to the mortgagee s , and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagees ; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagees may cause the same to be insured in

mortgagor's name and reimburse themselves

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