W. 141.1 feet to an iron pin; thence N. 19-37 E. 95.9 feet to an iron pin at the joint rear corner of Lots No. 19 and 20, Section 2; thence along the joint line of said lots, S. 89-07 E. 232.3 feet to an iron pin, the point of beginning.

Together with all and singular the improvements thereon and the rights, members, hereditaments, and appurtenances to the same belonging or in anywise appertaining.

This mortgage is secondary to a prior martgage on said property executed by Kenneth G. Simmerman and Virginia T. Simmerman unto General Mortgage Co., which mortgage was in the original amount of \$16,000.00 and recorded in RMC Office for Greenville County in Mortgage Book #770, at page 463.

To have and to hold, all and singular the said property unto the mortgagee, its successors and assigns forever.

The mortgagors covenant that they are lawfully seized of the premises hereinabove described in fee simple absolute, that they have 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 except as herein otherwise recited. The mortgagors further covenant to warrant and forever defend all and singular the premises as herein conveyed, unto the mortgagee forever, from and against the mortgagors and all persons whomsoever lawfully claiming the same or any part thereof.

And it is agreed, by and between the parties hereto, that the said mortgagors, their heirs, executors or administrators, shall keep the buildings erected, or to be erected on said premises, insured against loss and damage by fire, with loss made payable to the said mortgagee for an amount satisfactory to the mortgagee, its successors and assigns, and shall deliver the policy, or a certificate of the issuance of such policy, to the said mortgagee, and in default thereof, the said mortgagee, its cuccessors and assigns may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with interest thereon from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurers, that said mortgagee, its successors and assigns, shall be entitled to receive from the aggregate of the insurance moneys to be paid, a sum equal to the amount of the debt secured by this mortgage. And it is agreed by and between the said parties, that if the said mortgagors, their heirs, executors or administrators shall fail to pay all and any taxes and assessments upon the said premises when the same shall first become payable then the said mortgagee, its successors and assigns, may cause the same to be paid together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sum so paid, with interest thereon from the date of such payment. And it is agreed, by and between the said parties, that upon default being made in the payment of principal or interest or any part or installment thereof as stipulated in the said promissory note, or in the payment of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, when the same shall severally become payable and, as to the last three items, upon such default continuing for the space of ten days after notice from the mortgagee, its successors and assigns, or (in case of payment by the mortgagee as herein allowed)