TOGETHER WITH all and singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging or in any wise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the said CITTZENS BUILDING AND LOAN ASSOCIATION, its successors and assigns, forever.

And we do hereby bind ourselves and our
Heirs, Executors, and Administrators to warrant and forever defend all and singular the said Premises unto the said
CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns, from and against
us and our Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully
claiming the same, or any part thereof.

than Three thousand and no/100 - Dollars fire insurance, and not less than

Three thousand and no/100 - Dollars fire insurance, and not less than

Three thousand and no/100 - Dollars windstorm insurance, in

a Company or Companies acceptable to the Mortgagee, and to keep the same insured from loss or damage by fire
and/or windstorm, and do hereby assign the policy or policies of insurance to the said Mortgagee, its successors and
assigns, to the extent of its interest therein; and in the event should at any time fail to insure
said premises, or pay the premiums therein, then the said Mortgagee, its successors or assigns, may cause the said
houses and buildings to be insured in the owner's name(s), and reimburse itself for the premiums and expense of
such insurance under this mortgage, with interest therein.