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 Critzens Building and Loan Association, its successors 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
CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns, from and against
me and my Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully
claiming the same, or any part thereof.

AND I do hereby agree to insure the house and buildings on said lot in a sum not less than

Forty-seven hundred and no/100

Forty-seven hundred and no/100

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 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 thereon.