

to an iron pin; thence with the rear line of lots 39 and 31, N. 78-00 W., 65 feet to an iron pin, joint corner of lots 39 and 40; thence with the common line of lots 39 and 40, S. 12-00 W., 175 feet to an iron pin on the north side of said Poinsett Drive; thence with the north side of said drive, S. 78-00 E., 65 feet to the beginning corner.

A driveway extending from said Poinsett Drive along the western edge of the above described lot and the eastern edge of lot No. 40, now owned by D. N. Smith, has been opened to a point in the rear of the dwelling, situate on the property herein described. It is understood and agreed that said driveway shall remain open at all times and may be extended to such depth as necessary for the convenience of the owners of said two lots and improvements now made or to be hereafter made on same.

Being the same lot of land conveyed to me by deed by J. S. Dillard, same to be recorded in R. M. C. Office for Greenville County.

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 CITIZENS 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.

AND we do hereby agree to insure the house and buildings on said lot in a sum not less than Dollars fire insurance, and not less than 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 we 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 thereon.