

S. C. Registered Land Surveyor, No. 2303, under date of February 5, 1962, same being duly of record in the office of R.M.C. for Greenville County, South Carolina, in Plat Book _____, at page _____, which plat shows said lot as follows: BEGINNING at an iron pin on the Southeast corner of this lot and a street, thence, North 60 West, 93 feet to an iron pin; thence, North 30 East along the Eastern boundary of Lot No. 3 for a distance of 174 feet to an iron pin; thence, South 63 - 55 East along the line of lands of Annie S. McAbee for a distance of 93 feet to an iron pin; thence, South 29 - 56 West along Lot No. 1 on said plat for a distance of 179.8 feet to the beginning point. The property herein encumbered is situated about two miles North of Piedmont, near Groves Station in Greenville County, South Carolina, and is a part of a development known as Whispering Pines. This is the same lot of land conveyed to mortgagor herein by deed of James Cooley, dated April _____, 1963, to be recorded.

This mortgage is a second lien on the lot of land within described, the first lien thereon being a mortgage given by Ross G. Jones, Jr., unto Home Building & Loan Association, Easley, S. C.

AND IT IS AGREED, That the mortgagor herein is _____ to keep the building on said premises insured against loss by fire and windstorm in the ~~sum of~~ full insurable value thereof _____ Dollars in such reputable company as the said mortgagee may designate and shall have the loss, if any, payable to said mortgagee herein as his interest may appear and failing to do so, the said mortgagee shall have the right to insure said property against loss by fire and windstorm at mortgagor's expense, and this mortgage shall be extended so as to secure to the mortgagee the repayment of all insurance premiums advanced, together with interest on the same, at the rate of six per cent. per annum. And, if for any reason the said insurance is cancelled, reduced, or refused, in either of such events, the whole debt then remaining unpaid shall become and be due and payable at once at the option of said mortgagee.

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 James Cooley, his _____ Heirs 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 James Cooley, his _____ Heirs and Assigns from and against _____ me, _____ and _____ my _____ Heirs, Executors, Administrators, and Assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.