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It is expressly understood and agreed that this is a second mortgage and junior in lien to that held on this property by C. Douglas Wilson & Company, recorded in the RMC Office for Greenville County, in Mortgage Book 671, at page 83.

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 Franklin Finance and Loan Company of Greenville, S. C., its successors ~~Heirs~~ and Assigns forever. And we do hereby bind our

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Franklin Finance and Loan Company of Greenville, S. C., its successors ~~Heirs~~ and Assigns, from and against our Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the said mortgagor agree to insure the house and buildings on said lot in a sum not less than \_\_\_\_\_ Dollars in a company or companies satisfactory to the mortgagee, and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in

\_\_\_\_\_ name and reimburse for the premium and expense of such insurance under this mortgage, with interest.