

BEGINNING at an ironpin on the Eastern side of Hedge Street 80 feet Southeast of the intersection of Moore Street, and running thence along property of J. R. Richardson N. 74-06 E. 113 feet to an iron pin; thence S. 13-11 E. 93 feet to an iron pin; thence S. 73-11 W. 33.5 feet to an iron pin; thence S. 74-22 W. 75 feet to an iron pin on the Eastern side of Hedge Street; thence with the side of said street, N. 15-58 W. 93 feet to an iron pin at the point of beginning.

It is understood that this mortgage is second and junior in lien to the mortgage this date given to Fountain Inn Federal Savings & Loan Association in the amount of \$5,850.00.

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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

J. R. Richardson, Sr., his

Heirs and Assigns forever.

And I do hereby bind myself, my Heirs, Executors and Administrators to warrant and forever defend all and singular the said premises unto the said mortgagee, his Heirs and Assigns, from and against me, my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And I, the said mortgagor, agree to insure the house and buildings on said land for not less than Dollars, in a company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgagee, and that in the event I shall at any time fail to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor to pay any insurance premium or any taxes or other public assessment, or any part thereof, the mortgagee may, at his option, declare the full amount of this mortgage due and payable.

PROVIDED, ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if I the said mortgagor, do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.