

ALSO: All that piece parcel or tract of land, lying and being in the State and County aforesaid in Oak Lawn Township, and being described as follows:

BEGINNING at a point in center of Surface treated road running thence S. 85-15 E. 233-75 to I. P., thence S. 6-45 W. 183-75 to I. P., thence N. 85-15 W. 233-75 to a point in center of Surface treated road, thence along said road N. 6-45 E. 183-75 to the beginning corner containing one (1-00) acres more or less as per plat & Survey made by John C. and J. Coke Smith Dec. 15, 1950 to which reference is hereby made and made a part of same.

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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 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 do hereby agree to insure the house and buildings on said lot in a sum not less than **Five thousand two hundred and no/100** - Dollars fire insurance, and not less than **Five thousand two hundred and no/100** - 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 I 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.