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bargained, sold, assigned and conveyed unto said party of the second part, its successors and assigns, the following described land, lying and being in GREENVILLE County, South Carolina, being bounded and described as ~~follows to wit:~~ set forth in EXHIBIT "B", ATTACHED HERETO, INCORPORATED HEREIN AND MADE A PART HEREOF;

SUBJECT ONLY to the prior lien held by Carolina Federal Savings & Loan, Greenville, South Carolina in the amount of \$10,666.

Together with all buildings and improvements located on the above described parcel of land, and all buildings and improvements as shall or may hereafter be placed or constructed on the above described lot or parcel of land during the continuance of this mortgage and before the final payment of the debt secured hereby.

TO HAVE AND TO HOLD the aforesaid real estate unto the party of the second part, its successors and assigns, in fee simple, absolutely and forever.

And the party of the first part covenants that they are ~~is~~ seized of said lands in fee and is the absolute owner of the said real property and has the right to convey the same in fee simple; that the same is free and clear of all encumbrances, and that said party of the first part will warrant and forever defend the said title to the same against the claims of all persons whomsoever; and, further, that

they will pay all taxes, assessments and insurance premiums upon all parts of the property described herein and upon such other property as the party of the second part may require upon or in connection with said premises or the business conducted therein, as and when the same shall become due and payable; that they will not create or permit to accrue any debt, lien or charge which would be prior to, or on a parity with, the lien hereby created upon any part of the said property; that they will comply with all statutes, ordinances, regulations and requirements imposed by any governmental authority upon or with respect to said property or any part thereof.

If the said party of the first part shall fail to pay all taxes