

All that certain piece, parcel or lot of land in Greenville County, State of South Carolina, being known and designated as Lot No. 195, Section III B, of Westcliffe Subdivision, being shown on a plat thereof prepared by Piedmont Engineers & Architects, December II, 1963, revised September 24, 1965, and recorded in the R.M. C. Office for Greenville County in Plat Book JJJ at pages 72, 73, 74 and 75 and having, according to said plat, the following metes and bounds to-wit: Beginning at an iron pin on the southern side of Eastcliffe Way and running thence along the joint line of Lots Nos. 195 and 196 S. 28-12 E. 190.0 feet to an iron pin in the line of Lot No 197; thence running S. 67-55 W. 125.9 feet to an iron pin; thence running along the joint lines of Lots Nos. 194 and 195 N. 33-12 W. 165.0 feet to an iron pin on the Southern side of Eastcliffe Way; thence running along the said Eastcliffe Way, N. 56-48 E. 140.0 feet to the point of beginning.

It is understood that this mortgage is junior in lien to a mortgage held by First Federal Savings & Loan Association.

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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 Paul Nelms James Nelms Heirs and Assigns forever. And We do hereby bind ourselves, our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Paul Nelms and James Nelms, their Heirs and Assigns, from and against us and 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 their name and reimburse themselves for the premium and expense of such insurance under this mortgage, with interest.