

however, a tract of five acres conveyed to Alleine Holliday by deed recorded in the RMC Office for Greenville County in Vol. 270, at Page 233, and less also a right of way and easement for overflow of 1.99 acres as granted in deed recorded in Vol. 182, at Page 148, to the Balton Light and Power Company, which easement gives them the right to flood the large portion of the land in the original easement adjoining as shown by plat recorded in the RMC Office for Greenville County in Plat Book D, at Page 177. The above described property is the same conveyed to Loring B. Graddy by Mae N. Feaster by deed dated January 17, 1951, and recorded in the RMC Office for Greenville County in Deed Book 427, Page 265, a one-half interest therein having been conveyed by the said Loring B. Graddy to Kathleen H. Graddy by deed dated December 31, 1955, and recorded in the RMC Office for Greenville County in Deed Book 542, Page 192.

Tract No. 2 ALL that piece, parcel or lot of land in Dunklin Township, Greenville County, State of South Carolina, and more particularly described as follows:

BEGINNING at a stone on Saluda River, running thence N 21-15 E, 1958.4 feet to stone 3x0; thence S 82-40 W, 1621 feet to pine at creek; thence with creek to the following courses and distances: N 26-0 E, 100 feet; N 34-0 E, 100 feet; N 20-15 E, 100 feet; N 25-0 E, 100 feet; N 35-0 E, 100 feet; N 19-30 E, 100 feet; N 37-0 E, 100 feet; N 34-0 E, 100 feet; N 10-45 E, 100 feet; N 13-30 E, 82 feet; N 5-0 W, 237 feet; thence N 28-0 E, 104 feet; thence N 23-30 W, 100 feet; thence N 69-0 W, 169 feet to fork of creek and branch; thence in northerly direction along the meanderings of Cedar Shoals Creek to a stone on back; thence S 30-30 W, 338 feet to stone; thence N 62-0 W, 176.5 feet to stone 3x0; thence S 15-0 W, 1583 feet to point on Saluda River; thence with the river the following courses and distances: S 64-0 E, 291 feet; S 43-0 E, 200 feet; S 40-0 E, 200 feet; S 23-30 E, 300 feet; S 35-30 E, 434 feet; S 42-30 E, 207 feet; S 47-30 E, 197 feet; S 58-30 E, 599.4 feet; S 72-10 E, 241 feet; N 75-0 E, 152 feet; thence due ease 73.5 feet to stone, beginning corner. Bounded on the North by lands formerly owned by Mrs. Emma Gossett; on the East by lands formerly owned by Mrs. Jannie Cothran, D. A. Huff, and Mrs. L. A. Pooset; on the south by the Saluda River; and on the West by lands formerly owned by E. H. Acker; and containing one hundred fifteen (115) acres more or less.

TOGETHER WITH all rights, interests, easements, hereditaments and appurtenances thereunto belonging, the rents, leases, and profits thereof and revenue and income therefrom, all improvements and personal property now or later attached thereto or reasonably necessary to the use thereof, all water, water rights, and water stock pertaining thereto, and all payments at any time owing to Borrower by virtue of any sale, lease, transfer, conveyance, or condemnation of any part thereof or interest therein—all of which are herein called "the property";

TO HAVE AND TO HOLD the property unto the Government and its assigns forever.

BORROWER for himself, his heirs, executors, administrators, successors and assigns WARRANTS THE TITLE to the property to the Government against all lawful claims and demands whatsoever except any liens, encumbrances, easements, reservations, or conveyances specified hereinabove, and COVENANTS AND AGREES AS FOLLOWS:

(1) To pay promptly when due any indebtedness to the Government hereby secured and to indemnify and save harmless the Government against any loss under its insurance of payment of the note by reason of any default by Borrower. At all times when the note is held by an insured lender, Borrower shall continue to make payments on the note to the Government, as collection agent for the holder.

(2) To pay the Government any initial fees for inspection and appraisal, and any delinquency charges, now or hereafter required by regulations of the Farmers Home Administration.

(3) At all times when the note is held by an insured lender, any amount due and unpaid under the terms of the note, less the amount of any annual charge, may be paid by the Government to the holder of the note as provided in the note and insurance endorsement for the account of Borrower. Any amount due and unpaid under the terms of the note, whether it is held by the Government or by an insured lender, may be credited by the Government on the note, and thereupon shall constitute an advance by the Government for the account of Borrower. Any advance by the Government as described in this paragraph shall bear interest at the note rate from the date on which the amount of the advance was due to the date of payment to the Government.