

Road, being bounded on the North by lands of H. B. Duncan, on the east by land of Clyde Heath, on the South by other lands of Lois R. Harrison and on the West by the said road and lands of H. B. Duncan, and having the following courses and distances to wit:

BEGINNING at a point in the west edge of said road, Duncan's corner and runs thence with the Duncan line S. 65-00 E., 264 feet to an I. P. on the said line and joint corner of Clyde Heath's land; thence with the Heath line S. 32-00 W. 299 feet to an iron pin on said line; thence a new line N. 65-00 W., 321.5 feet to a point in road (I. P. back on line at 8.5 feet); thence with the said road N. 43-00 E., 310 feet to the beginning corner, and containing two and 00/100 (2.00) acres more or less.

This is the same property conveyed to Ralph Duncan, by Lois R. Harrison by deed recorded in deed book 342 page 82, Greenville County R. M. C. Office.

This is the same property conveyed to me by Ralph Duncan by deed dated April 2, 1963, recorded in deed book 719 page 431, Greenville County R. M. C. Office.

The within mortgagor(s) agree not to transfer or convey the within described property without the consent of the CITIZENS BUILDING AND LOAN ASSOCIATION or its successors or assigns and agree that if the within described property is conveyed and mortgage assumed by any other person, corporation or partnership without the consent of CITIZENS BUILDING AND LOAN ASSOCIATION the entire amount due on the note will become due and payable, plus reasonable attorney's fees if court proceeding is necessary. The mortgagee may charge a reasonable transfer fee when the mortgage is assumed by another party.

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 I do hereby agree to insure the house and buildings on said lot in a sum not less than One Thousand Eight Hundred and No/100 Dollars fire insurance, and not less than One Thousand Eight 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.