

Beginning at an iron pin on the southern side of Verner Drive, at the joint front corner of Lots 21 and 22, and running thence along the common line of said lots S 30-23 W 155.5 feet to an iron pin; thence continuing along line of said lots S 30-23 W 100.3 feet to an iron pin; thence running S 62-20 E 133.5 feet to an iron pin at the joint rear corner of Lots 22 and 23; thence with the common line of said lots N 22-19 E 102.2 feet to an iron pin; thence continuing with said line N 22-19 E 100 feet to an iron pin; thence still with line of Lot 23 N 63-39 E 115.2 feet to an iron pin on the southern side of Verner Drive; thence with the line of said Verner Drive S 32-00 E 34 feet to an iron pin; thence continuing with said Verner Drive S 44-40 E 71 feet to the point of beginning.

This being the identical property conveyed to Dan A. Ray and Martha B. Ray by deed of Jack E. Shaw Builders, Inc. dated September 5, 1972 and recorded in Deed Book 954, page 342, records of Greenville County, South Carolina.

~~It is mutually understood and agreed that this mortgage is given second in priority to that mortgage to First Federal Savings & Loan Association, in the amount of \$25,000 and recorded in the R.M.C. Office for Greenville County in Mortgage Book 1190, page 337.~~

M.B.R.

It is mutually understood and agreed that this mortgage is given second in priority to that mortgage to Carolina Federal Savings & Loan Association, in the amount of \$33,250.00 and recorded in the R.M.C. Office for Greenville County in Mortgage Book _____, page _____.

[Handwritten initials]

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 Rochester Real Estate Co., Inc., ~~its~~ and Assigns forever. And we do hereby bind ourselves and our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Rochester Real Estate Company, Inc. and its Successors ~~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 Eight Thousand Seven Hundred (\$8,700.00)----- 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 its name and reimburse itself for the premium and expense of such insurance under this mortgage, with interest.

And if at any time any part of said debt, or interest thereon, be past due and unpaid, the mortgagor does hereby assign the rents and profits of the above described premises to said mortgagee, or Heirs, Executors, Administrators or Assigns, and agree that any Judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, applying the net proceeds thereafter (after paying costs of collection) upon said debt, interest, costs or expenses; without liability to account for anything more than the rents and profits actually collected.

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