

and egress to and from the above described tract of land. This right-of-way and easement is 20 feet in width and extends from the Suber Road along the line of Tract "e" to the boundary of the tract above conveyed, and the prior grantor reserves unto himself, his heirs and assigns, a right-of-way and easement 20 feet in width along the northerly boundary of the tract above, conveyed, the same being along the line of Tract "E" and extending to Tract "D-3", lands reserved by the grantor. This right-of-way and easement reserved is for the purpose of a roadway for ingress and egress from the Suber Road to and from Tract "D-3".

This is the same as conveyed to Ray Holizon by Carol D. Groce and June L. Groce by deed dated October 19, 1973 recorded in deed book 994 page 664, Greenville County R. M. C. Office.

This is the same as conveyed to us by Ray Holizon by deed dated March 22, 1974 recorded in deed book 996 page 151, 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 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 CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns, from and against our Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully claiming the same, or any part thereof.

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

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