

In addition to and together with the monthly payments of principal and interest under the terms of the Note secured hereby, the mortgagor promises to pay to the mortgagee a monthly premium necessary to carry private mortgage guaranty insurance until the principal balance reaches 80% of the original sales price or appraisal, whichever is less. The estimated monthly premium for the first nine years will be .02% of the original amount of the loan. The estimated monthly premium for each year thereafter will be .01% of the original principal balance of this loan. The mortgagee may advance this premium and collect it as part of the debt secured by the mortgage if the mortgagor fails to pay it.

## EXHIBIT "A"

All that certain piece, parcel, tract or lot of land in the County of Greenville, State of South Carolina, in Saluda Township near Travelers Rest, containing 10.0 Acres and shown on Plat of Property of Charles E. Anderson and Terry K. Anderson prepared by W.R. Williams, Jr. Engineer/Surveyor, dated March 6, 1978, and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 68, at Page 50, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an old iron pin in the right of way of Mitchell Heights Road, such iron pin being 1/4 mile from Tilley Road and running thence N 30-30 W 28.3 feet to a point, the POINT OF BEGINNING: from the Point of Beginning running down Mitchell Heights Road S 60-59 W 102.6 feet to a nail and cap, thence S 53-31 W 163.4 feet to a nail and cap, thence S 70-39 W 100.0 feet to a nail and cap; thence turning and running N 11-16 E 1224.2 feet to a point along Weir's Creek; thence turning and running along such creek, the courses distances of which are S 70-11 E. 19.5 feet, S 35-11 E 287.0 feet, S 56-56 E 300.2 feet, S 19-36 E 256.9 feet, to an old iron pin corner of property now or formerly of Drobnick; thence turning and running S 48-54 W 553.8 feet to a point along the side of Mitchell Heights Road; thence along the side of Mitchell Heights Road N 84-30 W 35.6 feet to an old iron pin; thence S 30-30 E 15.0 feet to a point in the right of way of Mitchell Heights Road, the Point of Beginning.

RECORDED MAY 30 1978 at 11:35 A.M.

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