

S. 65-50 W., 116.3 feet to a point; thence N. 77-25 W., 88.5 feet to a point; thence N. 88-00 W., 172 feet to a point; thence N. 74-00 W., 146.2 feet to a point; thence N. 49-30 W., 258 feet to a point; thence N. 59-30 W., 410 feet to a point; thence S. 73-30 W., 111 feet to a point; thence N. 71-50 W., 141.3 feet to a point; thence S. 60-50 W., 368.5 feet to a point at the intersection of said unnamed Creek and Flat Rock Creek; thence following the meanderings of said Creek as shown on said Plat to its intersection with the Reedy River; thence up Reedy River to a Beech Tree; thence with the property of Joe R. Jacks, A & B Properties, and James Robert Harrison, Jr. N. 42-15 E., 4354.02 feet to a stone; running thence S. 12-00 W., 267.3 feet to an old Ford on Flat Rock Creek; thence following the meanderings of Flat Rock Creek to a nail and cap in the center of Woodside Road; thence with said Road S. 63-50 E., 370 feet to a nail and cap; thence S. 68-30 E., 222 feet to a nail and cap; thence still with said Road S. 75-28 E., 275 feet to a nail and cap; thence with said Road S. 82-17 E., 727 feet to a nail and cap; thence still with said Road S. 82-03 E., 618 feet to a nail and cap, the point of beginning.

This is the identical property conveyed to the mortgagors by deed of M. L. Lanford, Jr. et al to be recorded on even date herewith.

This mortgage is second and junior in lien to that certain mortgage held by The Federal Land Bank executed by Calvin G. Ridgeway, Jr. and Lynn M. Ridgeway as recorded in the RMC Office for Greenville County in Mortgage Book 1463, Page 918, in the original amount of \$36,000.00 recorded April 20, 1979.

together with all rights, interests, easements, hereditaments and appurtenances thereunto belonging, the rents, issues, and profits thereof and revenues and income therefrom, all improvements and personal property now or later attached thereto or reasonably necessary to the use thereof, including, but not limited to, ranges, refrigerators, clothes washers, clothes dryers, or carpeting purchased or financed in whole or in part with loan funds, 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 in fee simple.

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 holder, Borrower shall continue to make payments on the note to the Government, as collection agent for the holder.
- (2) To pay to the Government such fees and other charges as may now or hereafter be required by regulations of the Farmers Home Administration.
- (3) If required by the Government, to make additional monthly payments of 1/12 of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises.
- (4) Whether or not the note is insured by the Government, the Government may at any time pay any other amounts required herein to be paid by Borrower and not paid by him when due, as well as any costs and expenses for the preservation, protection, or enforcement of this lien, as advances for the account of Borrower. All such advances shall bear interest at the rate borne by the note which has the highest interest rate.
- (5) All advances by the Government as described in this instrument, with interest, shall be immediately due and payable by Borrower to the Government without demand at the place designated in the latest note and shall be secured hereby. No such advances by the Government shall relieve Borrower from breach of his covenant to pay. Any payment made by Borrower may be applied on the note or any indebtedness to the Government secured hereby, in any order the Government determines.
- (6) To use the loan evidenced by the note solely for purposes authorized by the Government.
- (7) To pay when due all taxes, liens, judgments, encumbrances and assessments lawfully attaching to or assessed against the property and promptly deliver to the Government without demand receipts evidencing such payments.
- (8) To keep the property insured as required by and under insurance policies approved by the Government and, at its request, to deliver such policies to the Government.