

ALSO: All that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, Greenville County, Chick Springs Township, about three and one-half miles West from Greer, S. C., on the Western side of the road that leads to the Rutherford Road near the former home of R. L. Wynn, and being shown on plat of property made for Bobby Ray Reynolds by H. S. Brockman, surveyor, dated November 11, 1960 and having the following metes and bounds according to said plat, to wit:

BEGINNING at a nail in the center of road that runs from St. Mark's Road to Rutherford Road (iron pin set on West side of 13 ft) and runs thence N. 77-53 W. 213 feet along the line of Wibus Shirk to an iron pin, corner with Lloyd Reynolds; thence N. 24-39 E. 223.7 feet with Lloyd Reynolds to an iron pin; thence S. 62-10 E., 204 feet still with Lloyd Reynolds to a nail in the said road (iron pin set off 9 feet on west bank); thence with the said road S. 23-28 W., 166.5 feet to the beginning corner and containing 0.92 of an acre, more or less.

This is the same conveyed to Robert M. Bagwell and Frances S. Bagwell (now Wolfe), by Bobby Ray Reynolds, by deed recorded in deed book 805, page 427, Greenville County R. M. C. Office, with the one half interest of Robert M. Bagwell being conveyed to Frances S. Bagwell Wolfe by deed dated July 2, 1971, deed recorded in deed book 919 page 556, Greenville County R. M. C. Office on the 7th of July, 1971.

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 Nineteen Thousand Five Hundred and No/100 Dollars fire insurance, and not less than Nineteen Thousand Five 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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