

BEGINNING at an iron pin on the line of J.C. Bowick, 239.8 feet, N. 21-50 E., from Clements Road and running thence S. 65-28 W., 138.7 feet; thence N. 77-55 W., 245 Feet to a concrete monument on line of Carotell Paper Board Corp.; thence N. 20-45 W., 932.2 feet to a concrete monument at the corner of George D. Collier property; thence along Collier line, N. 30-52 E., 406.5 feet to R.R. Rail at the corner of Copeland property; thence S. 21-50 E., 1310 feet with Copeland property to the beginning corner and containing 8.80 acres more or less.

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ALSO: An easement which shall run with the above land and right to construct roads thereon over that strip of land as indicated on said plat from the above described property to Clements Road, for the purpose of ingress to the above property and described as follows:

BEGINNING at the Clements Road at corner of J.C. Bowick and running with his line N. 21-50 E., 239.8 feet to the above described property; thence S. 65-28 W., 50 feet; thence S. 21-50 E., 239.8 feet more or less to Clements Road; thence N. 65-28 W., 50 feet along said road to the beginning corner.

This is the same conveyed to us by Donald Lee Bruce and Robert E. Bruce by deed dated January 25, 1975, recorded February 3, 1975 in deed book 1014 page 113 in the R.M.C. Office for Greenville County.

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 us and 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 Six Thousand and no/100----- Dollars fire insurance, and not less than Six Thousand 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.