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, 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 ourselves
and our respective 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 that the five hundred — Dollars fire insurance, and not less than Thirty-five hundred — 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 uch insurance under this mortgage, with interest thereon.