

"Oil Mill" tract or sub-division, which sub-division was made by W. F. Lee, January, 1924, said lot fronts on the south side of a twenty (20) foot street or road ninety (90) feet and runs back in parallel lines one hundred and seventeen (117) feet; said plat recorded in the R. M. C. Office for Greenville County in Plat Book I, page 55 to which reference is hereby made as a part of this description.

IT IS MUTUALLY UNDERSTOOD AND AGREED that the lien hereof is second to the lien of a mortgage given by Bertha Simmons to J. B. Chappell, dated February 23, 1950, of record in the R. M. C. Office for Greenville County, South Carolina, in Mortgage Book 451, at page 170.

AND IT IS AGREED, That the mortgagor herein is --- to keep the building on said premises insured against loss by fire and winstorm in the sum of full insurable value thereof, --- Dollars in such reputable company as the said mortgagee may designate and shall have the loss, if any, payable to said mortgagee, herein as its interest may appear and failing to do so, the said mortgagee shall have the right to insure said property against loss by fire and winstorm at mortgagors expense, and this mortgage shall be extended so as to secure to the mortgagee the repayment of all insurance premiums advanced, together with interest on the same, at the rate of 5.26 per cent. per annum. And, if for any reason the said insurance is cancelled, reduced, or refused, in either of such events, the whole debt then remaining unpaid shall become and be due and payable at once at the option of said mortgagee

TOGETHER with all and singular, the Rights, Members, Hereditaments and Appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular, the said Premises unto the said The South Carolina National Bank, a corporation, of Anderson, South Carolina, its Successors and --- Heirs and Assigns forever.

AND I --- do hereby bind myself and my --- Heirs, Executors and Administrators, to warrant and forever defend, all and singular, the said premises unto the said The South Carolina National Bank, a corporation, of Anderson, South Carolina, its Successors --- Heirs and Assigns from and against me --- and my --- Heirs, Executors, Administrators, and Assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.