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(2) on that certain plat of Shady Acres in Piedmont, made by C. F. Webb, Registered L. S., dated May 2, 1962, said plat being duly of record in the office of the Clerk of Court for Greenville County, South Carolina, and being more particularly described as follows: BEGINNING at the Southeastern corner of the lot herein encumbered, said corner being the common corner of Lots Number Two (2) and Lot "A" on said plat on the Northwestern side of Gin Road, thence along the Northwestern side of Gin Road South 57 degrees 43 minutes West for a distance of eighty-seven and seven-tenths (87.7) feet to a corner, thence North 35 degrees 53 minutes West for a distance of one hundred, twenty (120) feet to a corner, thence North 79 degrees 04 minutes East for a distance of ninety-nine and seven-tenths (99.7) feet to a corner, thence South 33 degrees 47 minutes East for a distance of eighty-three and eight-tenths (83.8) feet to the point of beginning; said lot being bounded on the North by Lot Number One (1) on said plat, on the East by Lot "A" on said plat, on the Southeast and South by Gin Road and on the West by Lot Number Three (3) on said plat; and being the same lot of land conveyed to mortgagor herein by deed of James Cooley, dated May 2, 1963, to be recorded.

AND IT IS AGREED, That the mortgagor herein is to keep the building on said premises insured against loss by fire and windstorm 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 his interest may appear and failing to do so, the said mortgagee shall have the right to insure said property against loss by fire and windstorm 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 seven 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 James Cooley, his - - - - - 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 James Cooley, his - - - - - 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.