

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 18 of Ebenezer Heights Subdivision, and, according to a revised plat prepared of said Subdivision by W. R. Williams, Jr., R.L.S., June, 1972, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 48, at Page 1, having the following courses and distances, to-wit:

BEGINNING at a point on the edge of Thunder Road, joint front corner of Lots Nos. 17 and 18, and running thence, S. 15-58 W. 222.2 feet to a point; thence, S. 84-02 E. 129.8 feet to a point; thence, N. 20-58 E. 218 feet to a point on the edge of Thunder Road; thence running with said road N. 76-14 W. 50 feet to a point on the edge of Thunder Road; thence continuing with said road 50 feet to a point on the edge of said road, the point of beginning.

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together with all rights, interests, easements, hereditaments and appurtenances thereto belonging, the rents, issues and profits thereof and revenues and income therefrom, all improvements and personal property now or later attached thereto or reasonably necessary to the use thereof, including, but not limited to, ranges, refrigerators, or carpeting purchased or financed in whole or in part with loan funds; all water, water rights, and water stock pertaining thereto, and all garments at any time owned by Borrower by virtue of any sale, lease, transfer, conveyance, or condemnation of any part thereof or interest therein, all of which are hereby called "the property" or "the property interest" of the Borrower.

TO HAVE AND TO HOLD the property unto the Government and its assigns forever.
BORROWER, by himself, his heirs, executors, administrators, successors and assigns. **WARREN'S TITLE** to the property to the Government against all lawful claims and demands whatsoever except any liens, encumbrances, easements, reservations, or conveyances specified heretofore, and **COVENANTS AND AGREES** as follows:

- (1) To pay promptly when due, and in full, the principal of the note, interest thereon, and all charges thereon, and to save harmless the Government against any loss under its insurance of payment of the note by reason of any default by Borrower. At all times when the note is held by an insured lender, Borrower shall continue to make payments on the note to the Government, a collection agent for the holder.
- (2) To pay the Government such fees and other charges as may now or hereafter be required by regulations of the Farmers Home Administration.
- (3) At all times when the note is held by an insured lender, any amount due and unpaid under the terms of the note, less the amount of any annual charge, may be paid by the Government to the holder of the note as provided in the insurance endorsement for the account of Borrower. Any amount due and unpaid under the terms of the note, or any amount due and unpaid by the Government or by an insured lender, may be credited by the Government on the note, and thereupon shall constitute an advance by the Government for the account of Borrower. Any advance by the Government as described in this paragraph shall bear interest at the note rate from the date on which the amount of the advance was due to the date of payment to the Government.

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