BEGINNING at an iron pin on the southern side of Idlewood Drive (formerly E. Pinehurst Drive) at the joint front corner of Lots 15 and 16, said pin being 657.8 feet east of the intersection of Idlewood Drive and Summit Drive, and running thence with Idlewood Drive S. 89-52 E. 60 feet to an iron pin, joint front corner of Lots 16 and 17; thence with the line of Lot 17 S. 1-15 W. 197 feet to an iron pin; thence N. 89-52 W. 60 feet to an iron pin joint rear corner of Lots 15 and 16; thence with the line of Lot 15 N. 1-15 E. 197 feet to the point of beginning.

As recorded in the records of the RMC Office for Greenville County, South Carolina, the title is now vested in Lorine S. Flanigan. Zachary T. Flanigan and Lorine S. Flanigan were deeded the property by W. E. Shaw, Inc. as recorded in Deed Book 772 at Page 547 on May 6, 1965. Zachary T. Flanigan then deeded his interest in the property to Lorine S. Flanigan (giving her full interest in the subject property) as recorded in Deed Book 1015 at page 760 on March 19, 1975.

IT IS HEREBY UNDERSTOOD THAT THIS MORTGAGE CONSTITUTES A VALID FIRST LIEN ON THE ABOVE DESCRIBED PROPERTY.

DESCRIBED PROPERTY.

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 mortgagee, its (his) successors, helps and assigns forever.

AND I (we) do hereby bind my (our) self and my (our) heirs, executors and administrators, to procure or execute any further necessary assurances of title to the said premises, the title to which is unencumbered, and also to warrant and forever defend all and singular the said Premises unto the said mortgagee its (his) heirs, successors and assigns, from and against all persons lawfully claiming, or to claim the same or any part thereof.

AND IT IS AGREED, by and between the parties hereto, that the said mortgagor(s) his (their) heirs, executors, or administrators, shall keep the buildings or said premises, insured against loss or damage by fire, for the benefit of the said mortgagee, for an amount not less than the unpuld balance on the said Note in such company as shall be approved by the said mortgagee, and in default thereof, the said mortgagee, its (his) heirs, successors or assigns, may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with interest thereof, from the date of its payment. And it is further agreed that the said mortgagee its (his) heirs, successors or assigns shall be entitled to execute from the insurance moneys to be read a sum equal to the arrivant of the debt secured by this mortgage.

AND IT IS AGREED, by and between the said parties, that if the said mortgagor(s), his (their) beins, executors, administrators or assigns, shall fall to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said mortgagee, its (his) heirs, successors or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse that the matters for the same to be paid, together with all penalties and costs incurred thereon, and reimburse that the matter the said to the

AND IT IS AGREED, by and between the said parties, that upon any default being made in the payment of the said Note, when the same shall become payable, or in any other of the provisions of this mortgage, that then the entire amount of the debt secured, or intended to be secured hereby, shall forthwith become due, at the option of the said mortgages, its (his) heirs, successors or assigns, although the period for the payment of the said debt may not then have expired.

AND IT IS FURTHER AGREED, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this mortgage, or for any purpose involving this mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection, by suit or otherwise, that all costs and expenses incurred by the mortgage, its (his) heirs, successors or assigns, including a reasonable counsel fee (of not less than ten per cent of the amount involved) shall thereupon became due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

PROVIDED, ALWAYS, and it is the true intent and meaning of the parties to these Presents, that when the said mortgagor, his (their) heirs, executors or administrators shall pay, or cause to be paid unto the said mortgages, its (his) heirs, successors or assigns, the said debt, with the interest thereon, if any shall be due, and also all sums of money paid by the said mortgages, his (their) heirs, successors, or assigns, according to the conditions and agreements of the said note, and of this mortgage and shall perform all the obligations according to the true intent and meaning of the said note and mortgage, then this Deed of Bargain and Sale shall cease, determine and be void, otherwise it shall remain in full force and virtue,

AND IT IS LASTLY AGREED, by and between the said parties, that the said mortgager may hold and enjoy the said premises until default of payment shall be made.

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