The remainder in fee to the within described property was conveyed to the mortgagor by David Lee Acton by deed recorded in the R. M. C. Office for Greenville County in Deed Book 474 at page 215. The mortgagor now holds the fee to said property; the life tenant W. S. Shaw now being deceased.

This mortgage is junior in lien to that given to Carolina Housing and Mortgage by David Lee Acton on the above 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 John Chiles, 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 John Chiles, his

Heirs and Assigns, from and against me and my

Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the said mortgagor agree S to insure the house and buildings on said lot in a sum not less than one thousand dollars (\$1000.00)

Dollars in a company or companies satisfactory to the mortgagee , and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee ; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in

his name and reimburse himself

for the premium and expense of such insurance under this mortgage, with interest.