

All that piece, parcel or lot of land lying, being and situate on the West side of Memorial Drive Extension, about 3 miles Northwest of Greer, in Oneal Township, County and State aforesaid, and being a part of lot no. Seventy-five (75) of Valleyhaven Acres, Section 4, of the W. Dennis Smith property as shown on plat prepared by John A. Simons, Registered Surveyor, dated July 15, 1960, and which plat has been recorded in the R. M. C. Office for said County in Plat Book MM, page 167, and being more particular described, to-wit: Beginning at a point on the West side of Memorial Drive Extension, and which point is S.7-25 E.50 feet from the joint front corner of lots nos. 75 and 76 as shown on said plat, and running thence S.82-35 W.225 feet, more or less, to Eastern property line of lot no. 61 as shown on said plat, thence with said property line N.12-57 E.50 feet, more or less, to the joint rear corner of said lots nos. 75 and 76, thence with the joint property line of said last two mentioned lots N.82-35 E.220 feet to an Iron Pin on the West side of Memorial Drive Extension, thence with the West side of Memorial Drive Extension S.7-25 E.50 feet to the beginning point. For a more particular description see the aforesaid plat.

All of the above described property was conveyed to mortgagors herein by mortgagee herein by deed dated this date, which deed will be recorded forthwith in the said office.

This is a second mortgage over the above described property. Woodruff Federal Savings and Loan Association holds the first mortgage which was given to it by mortgagors herein dated this date in the original sum of \$11,500.00 and which mortgage will be recorded in the said R. M. C. Office forthwith.

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

W. Dennis Smith, his

Heirs and Assigns forever

And we do hereby bind ourselves and our Administrators to warrant and forever defend all and singular the said premises unto the said

W. Dennis Smith, his

Heirs and Assigns, from and against us and our Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said mortgagors agree to insure the house and buildings on said lot in the sum of not less than EIGHTEEN THOUSAND FIVE HUNDRED Dollars, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said W. Dennis Smith

and that in the event the mortgagor shall at any time

fail to do so, then the said W. Dennis Smith

may cause the same to be insured in our

name and reimburse himself for the premium and expense of such insurance under this mortgage.

And the said mortgagors agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said note together with all cost and expenses which the said mortgagee shall incur or be put to, including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.