

ALL that certain piece, parcel or lot of land with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the Northwestern side of Wolseley Road, being known and designated as Lot Number One Hundred Ninety-five (195) as shown on plat entitled "Del Norte Estates, Section No. II", prepared by Piedmont Engineers & Architects, dated May 22, 1971, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book 4-N, at Page 13, and having according to said plat the following metes and bounds: BEGINNING at an iron pin on the Northwestern side of Wolseley Road and at the joint front corner of Lots No. 194 and 195; thence with the line of Lot No. 194, North 46 degrees 30 minutes West 130 feet to iron pin in the line of Lot No. 193, joint rear corner of Lots No. 194 and 195; thence with the rear lot line of Lots No. 192 and 193, South 43 degrees 30 minutes West 95 feet to an iron pin in the rear lot line of Lot No. 192, joint rear corner of Lots No. 195 and 196; thence with the line of Lot No. 196, South 46 degrees 30 minutes East 130 feet to an iron pin in the Northwestern side of Wolseley Road, joint front corner of Lots No. 195 and 196; thence with the Northwestern side of Wolseley Road, North 43 degrees 30 minutes East 95 feet to the point of beginning.

And being the same lot of land conveyed unto James E. Watson and Janet M. Watson by deed of Charles Samuel Day and Lynn W. Day, dated August 2, 1978, recorded August 2, 1978, in the aforesaid R.M.C. Office, in Volume Book 1084, at Page 533.

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 Premises before mentioned unto the said Mortgagee and Mortgagee's Heirs, or Successors, and Assigns forever. And Mortgagor does hereby bind Mortgagor and Mortgagor's Heirs, Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Mortgagee and Mortgagee's Heirs, or Successors and Assigns, from and against Mortgagor and Mortgagor's Heirs, Successors, Executors, Administrators and Assigns and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The Mortgagor does hereby covenant and agree to procure and maintain insurance in the amount of not less than \_\_\_\_\_ dollars, against all loss or damage by fire, in some insurance company acceptable to the Mortgagee herein, upon all buildings now or hereafter existing upon said real estate, and to assign such insurance to the Mortgagee as additional security and in default thereof said Mortgagee may procure and maintain such insurance and add the expense thereof to the face of the mortgage debt as a part of the principal and the same shall bear interest at the same rate and in the same manner as the balance of the mortgage debt and the lien of the mortgage shall be extended to include and secure the same. In case said Mortgagor shall fail to procure and maintain (either or both) said insurance as aforesaid, the whole debt secured hereby shall, at the option of the Mortgagee, become immediately due and payable, and this without regard to whether or not said Mortgagee shall have procured or maintained such insurance as above permitted.

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