

. It is understood and agreed that the failure of the mortgagor to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and that the mortgagees may, at their option, foreclose this mortgage or pay said items and add the same so paid, to the principal amount of the debt, and they shall bear interest at the same rate.

This mortgage is executed subject to and in all respects in accordance with that certain deed executed by mortgagor herein to the City of Greenville, South Carolina, in and by which a right-of-way was conveyed to said City of Greenville, S. C., across the frontage of said lot of land along Rutherford Street, a strip approximately Six (6) by Ninety Six (96) feet for the construction of a section of said Rutherford Street and for the purpose of widening same.

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 Harry L. Fay and Sarah P. Fay, their

Heirs and Assigns forever. And I do hereby bind myself, my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Harry L. Fay and Sarah P. Fay, their

Heirs and Assigns, from and against myself and my

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