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the point of the beginning, according to plat of property of Thelma C. Baldwin made by C. C. Jones, Engineer, September 20, 1951, SAVING AND EXCEPTING therefrom a lot conveyed by the grantor to Joe Thomas Floyd, Sr., September 30, 1948, duly recorded in the Office of the R.M.C. in Deed Book 360, page 431, reference to which is craved for metes and bounds.

Together with the right, privilege and easement of diverting certain water from the branch on adjoining property of Gradie L. Floyd, et al, it being the intention hereby to give to the grantee herein, her heirs and assigns, all rights and easements granted to me by deed recorded in the R.M.C. office for Greenville County, S. C., in Deed Book 278, page 98.

The above described property is the same conveyed to me by Carl Floyd by Deed recorded in R.M.C. Office for Greenville County in Deed Book 443, page 454.

The Mortgage is junior in lien to a Mortgage by the mortgagee herein to the People's National Bank recorded in the R.M.C. Office for Greenville County in Mortgage Book 423, page 113.

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 Carl Floyd, his

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 mortgagee, his Heirs and Assigns, from and against me , my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And I , the said mortgagor----, agree to insure the house and buildings on said land for not less than Dollars, in a company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgagee, and that in the event I shall at any time fail to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor to pay any insurance premium or any taxes or other public assessment, or any part thereof, the mortgagee may, at his option, declare the full amount of this mortgage due and payable.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if I the said mortgagor---, do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.