

Lot No. 13: BEGINNING at an iron pin on the Northern side of de Forest Circle at the joint front corner of Lots Nos. 12 and 13, and running thence with the line of Lot No. 12, N. 27-24 W. 169 feet to a point on Saluda Lake; thence with the curve of said Lake, the chord of which is S. 31-50 W. 98.5 feet to an iron pin at the corner of Lot No. 14; thence with the line of Lot No. 14, S. 27-24 E. 139.5 feet to an iron pin on de Forest Circle, N. 55-33 E. 90.5 feet to the point of BEGINNING.

Said premises being the same conveyed to the grantor by Theodore de F. Clement and Elizabeth S. Clement by deed to be recorded herewith.

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 Cleo Newton

Her 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 Cleo Newton

Her 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 to insure the house and buildings on said lot in a sum not less than 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 name and reimburse for the premium and expense of such insurance under this mortgage, with interest.