

an interest and by virtue of the deed acquired title to all interests in the said tract of land. The deed conveying the said land describes it as tracts with the 14.32 acre tract of land being the identical lands in which Carl E. Baldwin conveyed his one-half interest unto W. Frank Baldwin by deed dated May 29, 1940, recorded in Deed Book 564, Page 19, with the 31.84 acre tract having been cut from a larger parcel of land conveyed to W. Frank Baldwin by J. H. Baldwin by deed dated Feb. 12, 1919, recorded in Deed Book 44, Page 416. Reference is here made to the deed from Carl E. Baldwin to W. Frank Baldwin, the deed from J. H. Baldwin to W. Frank Baldwin and the deed this day being executed unto W. Virgil Baldwin by Sunie S. Baldwin and others for a more definite and particular description. Reference is also made to the plat of C. O. Riddle which shows the said lands by courses and distances and metes and bounds.

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 Farmers Bank of Simpsonville, <sup>its successors</sup> ~~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 Farmers Bank of Simpsonville, its successors ~~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 <sup>Dollars</sup> 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.