

beginning corner, and containing 109.61 acres, more or less.

*thence North 32 degrees West 841 feet; thence South 44 degrees 30 minutes West 190 feet;

THIRD TRACT: All that piece, parcel or lot of land in Dacusville Township, Pickens County, State of South Carolina, on South Saluda River which is the line between Greenville and Pickens Counties, containing 4.8 acres, more or less, and adjoining lands on the South and West of Ottis and Calista Causey and bounded on the North and East by South Saluda River, and having the following courses and distances, according to plat of Donald M. and Rachel B. Causey, made by W. E. Findley, recorded in the Clerk of Court's Office for Pickens County in Plat Book 12, at page 32: BEGINNING at an iron pin by three birch trees from one stump on bank of South Saluda River, beginning in center of river, thence South 83 degrees West 457 feet to an iron pin; thence North 31 degrees 30 minutes West 581 feet to center of surface treated road; thence North 85 degrees 30 minutes East 120 feet to center of South Saluda River by poplar on bank of river; thence down said river South 71 degrees East 183 feet to angle; thence North 68 degrees East 175 feet to angle; thence due East 107 feet to angle at bridge; thence South 22 degrees East 140 feet to angle; thence South 15 degrees East 182 feet to angle; thence South 28 degrees East 108 feet to the beginning corner.

FOURTH TRACT: All that piece, parcel or lot of land in Pumpkintown Township, Pickens County, State of South Carolina, on the waters of Duck Creek, waters of Saluda River and containing 75.4 acres, more or less, and adjoining lands with A. T. Fortner's Estate on the North, J. P. Anders' Estate on the East, lands of J. S. Fortner's Estate on the South and lands of Folger Stansell and Johnnie McJunkin on the West, and more particularly described according to a plat entitled "Property of Donald M. and Rachel B. Causey" by Warren D. Jenkins, R.L.S., dated August 29, 1961, of record in Plat Book 12, page 40 Office of Clerk of Court for Pickens County, which is incorporated hereby by reference.

This being the identical property conveyed to Mrs. Sammie K. Willimon by deed of Frank Moody dated July 2, 1954, and recorded in the Office of the Clerk of Court of Pickens County in Deed Book 7-8 at page 229.

This mortgage is executed in DUPLICATE, each of which shall be deemed an original, one of which is being filed for record in Greenville County and the other is being filed for record in Pickens County, South Carolina.

TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the said premises belonging or in any wise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said premises unto second party, its successors and assigns in fee simple forever. First party hereby binds himself, his heirs, executors, administrators, and assigns, to warrant and forever defend all and singular the said premises unto the second party, its successors and assigns, from and against first party, his heirs, executors, administrators, and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if first party shall well and truly pay, or cause to be paid, unto second party, its successors or assigns, the said debt or sum of money, with interest thereon as aforesaid, and shall perform all terms, conditions, and covenants according to the true intent of said note and this mortgage and any other instrument securing said note, and comply with all the provisions of the Federal Farm Loan Act and all amendments thereto, and with the rules and regulations issued and that may be issued by the Farm Credit Administration, all of which are hereby made a part hereof, then this mortgage shall cease, determine, and be utterly null and void; otherwise it shall remain in full force and effect.

FOR THE CONSIDERATION aforesaid, first party covenants as follows:

1. First party is lawfully seized of said property in fee simple and has a perfect right to convey same; there are no encumbrances or liens whatsoever on said property except this mortgage.

2. First party will insure, and keep insured, as required by second party from time to time, all buildings now and hereafter on said land against such risks, in such form, in at least such amounts, and in such company or companies, as shall be satisfactory to second party, the loss, if any, to be payable to second party as its interest may appear, and will deliver to second party a policy or policies of insurance with mortgagee clause satisfactory to second party attached thereto, and will promptly pay when due all premiums for such insurance. At the option of first party, and subject to the regulations issued under the Federal Farm Loan Act or acts amendatory thereof or supplemental thereto, insurance funds may be used for reconstruction or repair of the destroyed or damaged insured buildings, and insurance funds not so used shall be applied on such part of the indebtedness secured hereby as second party, in its sole discretion may determine.