

ALSO all that certain piece, parcel or lot of land with the buildings and improvements thereon, lying, being and situate in the County of Greenville, State of South Carolina, adjoining the above described tract of land and containing 35.52 acres, more or less, according to plat entitled property of S. C. Beattie Estate, made by J. C. Hill, November 7, 1966, recorded in the RMC Office for Greenville County, South Carolina in Plat Book QQQ, Page 159, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point in center of Middle Saluda River beneath the Beattie Road Bridge crossing said River and runs thence along the center of Beattie Road, N 42-30 W, 200 feet to point in center of said road; thence continuing along center of the said road, N 51-40 W, 272 feet to a point in the center of River Road where said River Road intersects with Beattie Road; thence along the center of River Road the following courses and distances: N 12 E, 189 feet; N 17 E, 202 feet; N 31-30 E, 242 feet; N 47-40 E, 525 feet; N 51 E, 156 feet; N 60-30 E, 196 feet; N 69-45 E, 321 feet; N 65 E, 202 feet; N 52-45 E, 216 feet; N 39-04 E, 367 feet; N 10 E, 300 feet; thence N 76-15 E, 97 feet more or less to a point in the center of Saluda River; thence along the center of Saluda River in a Southwesterly direction 3,200 feet more or less to the point of beginning.

The above tracts of land are the same being conveyed to the mortgagors by deed to be recorded herewith.

together with all rights, interests, easements, hereditaments and appurtenances thereunto belonging, the rents, issues, and profits thereof and revenues and income therefrom, all improvements and personal property now or later attached thereto or reasonably necessary to the use thereof, all water, water rights, and water stock pertaining thereto, and all payments at any time owing to Borrower by virtue of any sale, lease, transfer, conveyance, or condemnation of any part thereof or interest therein—all of which are herein called "the property";

TO HAVE AND TO HOLD the property unto the Government and its assigns forever.

BORROWER for himself, his heirs, executors, administrators, successors and assigns WARRANTS THE TITLE to the property to the Government against all lawful claims and demands whatsoever except any liens, encumbrances, easements, reservations, or conveyances specified hereinabove, and COVENANTS AND AGREES AS FOLLOWS:

(1) To pay promptly when due any indebtedness to the Government hereby secured and to indemnify and save harmless the Government against any loss under its insurance of payment of the note by reason of any default by Borrower. At all times when the note is held by an insured lender, Borrower shall continue to make payments on the note to the Government, as collection agent for the holder.

(2) To pay the Government any initial fees for inspection and appraisal, and any delinquency charges, now or hereafter required by regulations of the Farmers Home Administration.

(3) At all times when the note is held by an insured lender, any amount due and unpaid under the terms of the note, less the amount of any annual charge, may be paid by the Government to the holder of the note as provided in the note and insurance endorsement for the account of Borrower. Any amount due and unpaid under the terms of the note, whether it is held by the Government or by an insured lender, may be credited by the Government on the note, and thereupon shall constitute an advance by the Government for the account of Borrower. Any advance by the Government as described in this paragraph shall bear interest at the note rate from the date on which the amount of the advance was due to the date of payment to the Government.

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