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TO HAVE AND TO HOLD, all and singular the said Premises before mentioned unto the said Grantor(s) for and during their joint lives and upon the death of either of them, then to the survivor of them, his or her heirs and assigns forever in fee simple, together with every contingent remainder and right of reversion.

And it does do hereby bind its successors Heirs, Executors and Administrators, to warrant and forever defend all and singular the said premises unto the said

Terry L. Smith & Donna T. Smith for and during their joint lives and upon the death of either of them, then to the survivor of them, his or her heirs and assigns

forever in fee simple, against its successors and assigns whomsoever lawfully claiming, or to claim the same, or any part thereof.

IN WITNESS WHEREOF, the Grantor(s) has hereunto set its hand(s) and seal(s), the day and year first above written.

BUILDERS & DEVELOPERS, INC.

By: Ralph S. Hendricks (SEAL) Ralph S. Hendricks (SEAL)

Signed, sealed and delivered in the presence of Ruth Young Lola B. Cole

STATE OF SOUTH CAROLINA ) COUNTY OF GREENVILLE )

Personally appeared before me RUTH YOUNG, who being duly sworn, says that she saw the within named Builders & Developers, Inc.

sign, seal, and as its act and deed, deliver the foregoing instrument for the purpose therein mentioned, and that she with Lola B. Cole witnessed the execution thereof.

Sworn to before me this 25th

day of February, 1974

Ruth Young Witness

Notary Public For South Carolina My Commission Expires on 12/29/79 date