

All that certain piece, parcel or lot of land in Greenville County, State of South Carolina, situate, lying and being on the Western side of Vine Hill Road, shown as lot No. 166, on a plat of Pineforest recorded in the RMC Office for Greenville County in Plat Book QQ at Pages 106-7, and according to said plat being more particularly described as follows:

BEGINNING at an iron pin on the western side of Vine Hill Road, corner of lots 165 and 166, and running thence along the joint line of said lots, N. 70-48 W. 175 feet to an iron pin; thence N. 19-12 E. 100 feet to an iron pin at corner of lot No. 167; thence along the line of lot No. 167, S. 70-48 E. 175 feet to an iron pin on the Western side of Vine Hill Road; thence along Vine Hill Road S. 19-12 W. 100 feet to an iron pin the beginning corner.

It is understood that this mortgage is junior in lien to a mortgage held by Carolina Federal Savings & Loan Association.

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 Paul Nelms and James Nelms, their Heirs and Assigns forever. And we do hereby bind ourselves, our

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Paul Nelms and James Nelms, their

Heirs and Assigns, from and against us and our 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 their

name and reimburse themselves for the premium and expense of such insurance under this mortgage, with interest.