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ALSO: all that certain piece, parcel or tract of land situate, lying and being in O'Neal Township, Greenville County, State of South Carolina, in Ansel School District No. 9-1, lying on the south side of Ansel School Road, about three miles northwest of the City of Greer, and having the following courses and distances, to-wit:

BEGINNING at a point in public road to Ansel School house and running thence S. 12-00 W. 200 feet to an iron pin in field; thence S. 71-30 W. 213 feet to an iron pin in farm road; thence N. 0-35 W. 326 feet to point in said public road; thence with center of said public road, S. 78-00 E. 250 feet to the beginning corner and containing 1.26 acres, more or less.

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 before mentioned unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, its successors 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
CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns, from and against me,
my Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully
claiming the same, or any part thereof.

Dollars windstorm insurance, in a Company or Companies acceptable to the Mortgagee, and to keep the same insured from loss or damage by fire and/or windstorm, and do hereby assign the policy or policies of insurance to the said Mortgagee, its successors and assigns, to the extent of its interest therein; and in the event I should at any time fail to insure said premises, or pay the premiums therein, then the said Mortgagee, its successors or assigns, may cause the said houses and buildings to be insured in the owner's name(s), and reimburse itself for the premiums and expense of

such insurance under this mortgage, with interest thereon.