This is the same property conveyed to mortgagor by that certain deed of Russell L. Yeomans which deed is recorded in Deeds Volume 510 at page 215.

This mortgage is junior in lien to that certain Note and Mortgage given to C. Douglas Wilson & Co and recorded in the R.M.C. Office for Greenville County, South Carolina in Mortgages Volume 364 at page 312.

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 John P. Howard,

his Heirs 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 John P. Howard, his

Heirs and Assigns, from and against myself, my

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 s to insure the house and buildings on said lot in a sum not less than

Eight Thousand and 00/100

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

mortgagor's name and reimburse himself

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