

BEGINNING at an iron pin on the Southeastern side of Martindale Drive, at the joint front corner of Lots 44 and 45, and running thence with the edge of said Drive, N. 42-02 ~~E.~~ 125 feet to an iron pin at the joint front corner of Lots 45 and 46; thence along the line of Lot 46, S. 47-58 E. 193.1 feet to an iron pin; thence S. 42-02 W. 125 feet to an iron pin at the rear corner of Lot 44; thence along the line of Lot 44, N. 47-58 W. 193.1 feet to the point of beginning.

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This is the same property conveyed to the mortgagor by deed of Jeff R. Richardson, Sr. and Jeff R. Richardson, Jr. to be recorded of even date herewith.

This mortgage is second and junior-in-lien to that mortgage given to Fountain Inn Federal Savings & Loan Association in the amount of \$13,500.00, to be recorded of even date herewith.

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 **Jeff R. Richardson, Sr. and Jeff R. Richardson, Jr., their**

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 mortgagee, **their** Heirs and Assigns, from and against **me, my** Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And **I**, the said mortgagor, agree to insure the house and buildings on said land for not less than **One Thousand, Seven Hundred Fifty and 00/100 (\$1,750.00** Dollars, in a company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgagee, and that in the event **I** shall at any time fail to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor to pay any insurance premium or any taxes or other public assessment, or any part thereof, the mortgagee may, at his option, declare the full amount of this mortgage due and payable.

PROVIDED, ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if **I** the said mortgagor, do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due; according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.