1982, to be recorded herewith. Said property has the following metes and bounds as shown on said plat: BEGINNING at a point in Beaver Dam Creek and running thence S 74-56 W a distance of 308.0 feet to a point in said Creek; thence N 78-20 W a distance of 88.0 feet to a point in said Creek; thence N 71-20 W a distance of 96.0 feet to a point in said Creek; thence N 56-20 W 105.0 feet in said Creek; thence N 73-45 W 306.0 feet in said Creek; thence N 51-48 W 273.0 feet in said Creek; thence N 13-00 W 180.5 feet to a new iron pin; thence S 76-55 W 265.55 feet to a point in S. C. Highway 14; thence N 10-44 W 25.0 feet to a point in said Highway; thence N 76-57 E 265.4 feet to a new iron pin; thence N 13-00 W 492.9 feet to an iron pin; thence N 20-17 W 277.2 feet to a point in a relocated County Road; thence N 55-29 E 50.97 feet to a point in said road; thence S 21-21 E 259.9 feet to an iron pin; thence S 14-04 E 90.1 feet to an iron pin; thence S 48-03 E 281.2 feet to an iron pin; thence S 63-03 E 404.7 feet to an iron pin; thence S 39-01 E 452.3 feet to an iron pin; thence S 18-15 E 909.0 feet to a point on Beaver Dam Creek, the beginning corner.

This being the same property conveyed to Curtis N. Teems and Doris Teems by James A. St. John by deed to be recorded 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

James A. St.John, his

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 James A. St.John, his

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

agree

to insure the house and buildings on

said lot in the sum of not less than

Dollars, and keep the same insured

from loss or damage by fire, and assign the policy of insurance to the said

and that in the event the mortgagor shall at any time

fail to do so, then the said

may cause the same to be insured in

name and reimburse

for the premium and expense of such insurance under this

mortgage.

Doris Teems
/ agrees to pay the said debt or sum of money, with

And the said Curtis N. Teems and / agrees to per interest thereon, according to the true intent and meaning of the said

promissory note

together with all cost and expenses which the said James A. St. John

shall incur or be put to,

including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same

by demand of attorney or by legal proceedings.

4328 RV-20