Beginning at an iron pin at the Southwestern Corner of the intersection of Virginia Avenue and Hart Street, and running thence along the Southern side of Hart Street, S. 74° 30' W. Two Hundred Sixty (260') feet to an iron pin on Bryson Street (formerly Carolina Avenue); thence with Bryson Street, S. 15° 10' E. Seventy (70') feet to an iron pin at the rear corner of Lot No. 17; thence with the line of Lots Nos. 17 and 22, N. 74° 30' E. Two Hundred Sixty (260') feet to an iron pin on Virginia Avenue; thence with the Western side of Virginia Avenue, N. 15° 10' W. Seventy (70) feet to the point of beginning.

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 CAROLINA LIFE INSURANCE COMPANY, its Successors and Assigns forever.

AND we do hereby bind ourselves and our Heirs, Executors and Administrators, Successors in Office or Assigns, to warrant and forever defend all and singular the said Premises unto the said CAROLINA LIFE INSURANCE COMPANY, its Successors and Assigns, from and against ourselves and our Heirs, Executors, Administrators, Successors in Office and Assigns and all other persons whomsoever, lawfully claiming, or to claim the same, or any part thereof.

AND it is agreed by and between the said parties that in case of default in any of the payments of interest and principal as herein provided for, the whole amount of the debt secured by this mortgage shall become due and payable at once.

AND IT IS FURTHER AGREED, by and between the said parties, that the said mortgagors, their Successors in Office, or Assigns shall and will insure the house and buildings on said premises and keep the same insured from loss or damage by fire and the perils covered by the standard Extended Coverage Endorsement, and assign the Policy of