• This is a first mortgage over the above described property, and there are no other mortgages, judgments, nor other liens or encumbrances over or against same prior to this mortgage.

There are located on the above described property, residential and other buildings and improvements, and this mortgage covers and is intended to cover any and all such buildings and improvements.

It is understood and agreed that the failure of the mortgage or to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and that the mortgagee may, at its option, foreclose this mortgage or pay said items and add the same so paid, to the principal amount of the debt; and they shall bear interest at the same rate.

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 The First National Bank, of Greenville, S.C., as Trustee for Estate of Mrs. Harriet D. Wilkins, its Successors Heirs and Assigns forever. And I do hereby bind myself and my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said

Premises unto the said The First National Bank, of Greenville, S.C., as Trustee for Estate of Mrs. Harriet D. Wilkins, its Successors

Heir and Assigns, from and against myself and my

Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.