City, Township, County and State, adjoining the above described property, and being known and designated as Lot Number Twenty Three (No.23) on said plat of the L. A. Mills subdivision, and, according to said plat, having the following metes and bounds, to-wit:

BEGINNING at a point, iron pin, on the southwestern side of Gower Street, which point is 97.6 feet southeasterly from the southeastern corner of Gower Street and Lindbergh Avenue, and running thence S. 40-25 W. 123.1 feet to an iron pin at the joint corner of Lots Nos. 22, 23, 20 and 25; thence N. 45-47 W. 51.5 feet along line of Lot No. 25 to an iron pin in line of Lot No. 25, joint corner with Lot No. 24; thence along the line of Lot No. 24, N. 42-01 E. 111.6 feet to an iron pin on Gower Street; thence S. 59-07 E. 49 feet along Gower Street to the point of beginning; this being the same property conveyed to Claude Austin and Carolyn Austin by the following deeds: (1) By George Hightower by deed dated April 20, 1949, recorded in Vol. 380 at page 297 in said R. M. C. office; and (2) By Floyd F. Janzen by deed datedJune 8, 1943, recorded in Vol. 345 at page 105 in said R. M. C. office.

There is located on the above described property a cement block building, a small frame building and other improvements.

The said plat of the above property was made by Dalton and

Neves, Engrs., in January 1928.

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

It is understood and agreed that the failure of the mortgagors to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and that the mortgagee may, at his 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.

ALSO: All the following described personal property: One (1) Hoffman Steam Press;

One (1) Mercury Dry Cleaning System, consisting of Dry Clean-

ing Wheel and Tumbler combined;

One (1) Upright Lookout Steam Boiler.

All of which personal property is in our possession in said cement block building on said Lot No. 23, in said City, Township and County, South Carolina; and, with the exception of said Mercury Dry Cleaning System, all of same are paid for in full, and no one else has any interest therein whatsoever, and all free and clear of liens and encumbrances, this however, being a second mortgage lien on said Mercury Dry Cleaning System.

All State and County taxes and all City taxes are to be paid up, in full, on or before July 1, 1953.

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 Sarah P. Fay and Harry L.Fay, their 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 Sarah P. Fay and Harry L. Fay, their

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