Beginning at a point on Moody Avenue joint corner of lots Nos. 12 and 13 and running thence S-47- E 200 feet along Moody Avenue to joint corners of lots Nos. 14 and 15; thence along line between Lots Nos. 14 and 15- 180 feet to point joint corners of lots 14-15- 4 and 5; thence N - 16-00- W - 180 feet to point joint corners of lots Nos. 13-6-7 and 12, thence along line of lot No. 13 212 feet to beginning corner.

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 Bank of Piedmont

our Heirs, Executors and Administrators to warrant and forever defend all and singular

the said Premises unto the said Bank of Piedmont

its successors xxHeis 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 mortgagor agree to insure the house and buildings on said lot in a sum not less than

in a company or companies satisfactory to the mortgagee , and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee ; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in name and reimburse

for the premium and expense of such insurance under this mortgage, with interest.