TOGETHER WITH all and singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging or in any wise incident or appetraining.

TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, its successors 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
Critzens Building and Loan Association, Greer, S. C., its successors and assigns, from and against

me and my
Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully
claiming the same, or any part thereof:

AND I do hereby agree to insure the house and buildings on said lot in a sum not less than Two Hundred and no/100 — Dollars fire insurance, and not less than Two Hundred and no/100 — Dollars windstorm insurance, in a Company or Companies acceptable to the Mortgagee, and to keep the same insured from loss or damage by fire and/or windstorm, and do hereby assign the policy or policies of insurance to the said Mortgagee, its successors and assigns, to the extent of its interest therein; and in the event I should at any time fail to insure said premises, or pay the premiums therein, then the said Mortgagee, its successors or assigns, may cause the said houses and buildings to be insured in the owner's name(s), and reimburse itself for the premiums and expense of such insurance under this mortgage, with interest thereon.