(CONTINUED)

BOOK 1074 PAGE 630

This is the same property conveyed to Robert A. Whitt and Willie Mae A. Whitt by Mrs. Lola Phillips by Deed dated May 16th, 1961 recorded in Deed Book 674, page 136 in the R. M. C. Office for Greenville County.

Subject to easement to Duke Power Co., book 786 page 355, A. M. C. Office For Greenville County. And Easement in book 738 page 113.

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

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.

do hereby bind ourselves and our And we Heirs, Executors, and Administrators to warrant and forever defend all and singular the said Premises unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns, from and against Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully us and our claiming the same, or any part thereof.

AND we do hereby agree to insure the house and buildings on said lot in a sum not less than six thousand seven hundred and no/100-----Dollars fire insurance, and not less than six thousand seven 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 should at any time fail to insure we 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.