

105.3 feet with the center of creek to a point; thence N. 76-59 W. 195 feet with the line of Lot 19 to the point of BEGINNING on Ragsdale Drive.

THE above described property is subject to a 50-foot water line right of way crossing the southern portion of said property and is more particularly shown by said plat.

ALSO ALL, that certain piece, parcel or tract of land, situate, lying and being approximately two miles east of Table Rock Reservoir, and containing 13.6 acres, more or less, according to plat of the property of G.T.S. Ferguson, made by T. Craig Keith, Registered Surveyor, dated November 6, 1964, and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the line of Tract No. 1 on the north side of a paved road, and running along said paved road N. 78-45 W. 630 feet to an iron pin; thence S. 13-30 W. 185 feet to an iron pin; thence S. 45 E. 240 feet to an iron pin; thence S. 3 W. 76 feet to an iron pin; thence along the meanders of a stream as the line from points A to B as indicated on said plat 847.8 feet to an iron pin on the bank of South Saluda Drive; thence along the bank of said river the following courses and distances: N. 87 E. 200 feet to an iron pin; East 150 feet to an iron pin; S. 72-30 E. 105 feet to an iron pin, joint corner of Tracts 4 and 5; thence along the line of Tract 4 N. 11 E. 1,039 feet to an iron pin on the north side of a paved road, the BEGINNING corner.

Excluding the right of way of the South Carolina State Highway Department.

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 mortgagee(s) and its (his, their) (successors) Heirs and Assigns forever.

And the mortgagor(s) does (do) hereby bind his (their) Heirs, Executors and Administrators to warrant and forever defend all and singular the said premises unto the said mortgagee, its (his, their) (successors) Heirs and Assigns, from and against his, (their) Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said mortgagor(s), agree to insure the house and buildings on said land for not less than the value thereof in a company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgagee(s), and that in the event he (they) shall at any time fail to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor(s) to pay any insurance premium or any taxes or other public assessment, or any part thereof, the mortgagee(s) may, at his (their) option, declare the full amount of this mortgage due and payable.

PROVIDED, ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said mortgagor(s), do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.