ALL that certain piece, parcel or tract of land on the southerly side of East Camperdown Way in the City and County of Greenville, State of South Carolina, adjoining tract number I and being shown on plat entitled property of W. H. B. Simpson prepared by Piedmont Engineering Service dated September, 1960, and recorded in the Office of the RMC for Greenville County in Plat Book WW at Page 19, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin on the south side of East Camperdown Way (formerly Hammond Street Extension) at the beginning of a curve which constitutes the intersection with Falls Street Extension, and running thence along said curve (50 foot radius) a chord distance of S. 59-48 E. 41.0 feet to a point; thence S. 12-00 E. 40.0 feet to the end of said curve; thence with the western side of Falls Street Extension, S. 8-15 W. 19.7 feet; thence continuing with Falls Street Extension along a curve, the chord of which is S. 3-55 E. 77.0 feet to a point; thence continuing along said curve S. 18-42 E. 44.1 feet to an iron pin on the western side of Falls Street Extension; thence S. 79-35 W. 150 feet, more or less, to the center line of the Reedy River: thence up the center line of the Reedy River 21 feet, more or less, to a point; thence N. 10-25 W. 33.6 feet more or less from the center line of said river to traverse line as shown on said plat; thence N. 10-25 W. 189.4 feet to an iron pin on the south side of East Camperdown Way; thence with the south side of East Camperdown Way S.88-52 E. 147.6 feet to the point of beginning.

The foregoing property is subject to the right-of-way of South Carolina Highway Department for East Camperdown Way and Falls Street Extension.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said LIBERTY LIFE INSURANCE COMPANY, its successors and Assigns. And the mortgagor does hereby covenant to warrant and forever defend all and singular the said Premises unto the said LIBERTY LIFE INSURANCE COMPANY its successors and Assigns, from and against the said mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And said mortgagor agrees, at the option of mortgagee, to make monthly escrow deposits to cover taxes and hazard insurance.

And mortgagor agrees to maintain loss of rents insurance in the amount of \$75,000 during the life of the loan.