

Richland County in Plat Book P at page 36, in the shape of a quadrilateral, said lot being bounded and measuring as follows:

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Bounded on the Northeast by Whispering Pines Circle, whereon it measures Eighty-seven and one-tenth (87.1) feet; bounded on the Southeast by Lot Twenty-three (23) of said plat, whereon it measures One Hundred Forty (140) feet; bounded on the Southwest by a portion of Lot Thirty-three (33) of said block, whereon it measures Eighty-seven and two-tenths (87.2) feet and bounded on the Northwest by Whispering Pines Circle, whereon it measures One Hundred Forty (140) feet; be all measurements a little more or less.

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This being the same property conveyed to John H. Cromer, Jr., by deed of C. E. Cheeks dated October 26, 1960, and recorded in the office of the Clerk of Court for Richland County in Deed Book 236 at page 643.

TRACT II. All that certain piece, parcel or lot of land, together with a six room dwelling located thereon, in the City of Greenville, Greenville County, South Carolina, being known and designated as Lot No. 7, Hill Side Heights, as per plat thereof, recorded in the R.M.C. Office for said County and State, in Plat Book "F", at page 100, and having according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Northwesterly side of Converse Street (formerly Circle Street), joint front corner of Lots 7 and 8, and running N. 43-37 W. 169 feet to an iron pin; thence N. 12-21 E. 25 feet to an iron pin, joint rear corner of Lots 6 and 7; thence S. 73-03 E. 184.6 feet to an iron pin on the Northwesterly side of Converse St.; thence along the Northwesterly side of Converse St., S. 29-49 W. 60 feet to a point; thence continuing along the Northwesterly side of Converse St., S. 38-35 W. 60 feet to an iron pin, the point of beginning.

This mortgage is given as additional indemnity to the American Mortgage Insurance Co. in consideration of American Mortgage Insurance Co. issuing a certificate of insurance to Cooperative Savings and Loan Association on a loan obtained by John E. West and Lillian B. West from Cooperative Savings and Loan Association for which a mortgage is being given on even date by John E. West and Lillian B. West to Cooperative Savings and Loan Association to secure a loan of \$20,000.00, said mortgage covering Lot No. 123, Section D, Lincoln Forrest Subdivision, New Hanover County, North Carolina. This mortgage is given to

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 _____

_____ heirs and successors and assigns forever. And _____

_____ do hereby bind _____ heirs, successors, executors and administrators, to warrant and forever defend all and singular the said premises unto the said _____

heirs and successors and assigns from and against _____ heirs, successors, executors, administrators and assigns and all persons whomsoever, lawfully claiming or to claim the same or any part thereof.

It is hereby understood and agreed that the mortgagor, or mortgagors as the case may be, shall carry at its, his, her or their own cost and expense fire insurance on the buildings on the mortgaged land to an amount equal to the loan, or such other sum as may be hereby agreed, to-wit: _____

_____ (\$ _____) dollars, with reliable company or companies and the policy or policies shall be held by the mortgagee, its, her, his, or their executors, administrators, successors or assigns, and shall be made payable to it, him, her or them as interest therein may appear: In the event of any failure or default herein on the part of the mortgagor, its, his, her or their, executors, administrators, successors or assigns, as to said insurance, then the mortgagee, its, his, her or their executors, administrators, successors or assigns, may insure the said premises as they may desire and charge all of the premiums as an additional debt or debts with payment secured by this mortgage with interest at 7 per cent per annum from the date when such premiums are paid.

(Use this space for writing special clause if wanted)

cont'd: secure American Mortgage Insurance Co. against any losses in the event that John E. West or Lillian B. West default in any payment due on the mortgage from them to Cooperative Savings and Loan Association. It being specifically understood and agreed that this additional indemnity is to expire after 15 years from the date of this instrument and this mortgage after 15 years from the date hereof is to be deemed null and void.