is mutually understood and agreed, however, that this is a second mortgage, and is given subject to the first and prior lien which now appears of record in the office of the RMC in and for Greenville County and to no other.

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 J. H. Johns and Victoria M. Johns, their

Heirs and Assigns forever. And we do hereby bind ourselves

and our Heirs, Executors and Administrators to warrant and forever defend all and singular

the said Premises unto the said J. H. Johns and Victoria M. Johns, their

Heirs and Assigns, from and against us and our

Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or

to claim the same or any part thereof.

And the said mortgagor agree to insure the house and buildings on said lot in a sum not less

than Two Thousand ($2,000) Dollars in a company or companies satisfactory to the mortgagee , and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee ; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in their name and reimburse them for the premium and expense of such insurance under this mortgage, with interest.

And if at any time any part of said debt, or interest thereon, be past due and unpaid, the mortgagor does hereby assign the rents and profits of the above described premises to said mortgagee their Heirs, Executors, Administrators or Assigns, and agree that any Judge of the Circuit Court of said State may, at chambers or otherwise, appoint a receiver, with authority to take possession of said premises and collect said rents and profits, applying the net proceeds thereafter (after paying costs of collection) upon said debt, interest, costs or expenses; without liability to account for anything more than the rents and profits actually collected.

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