

"All that lot of land with improvements thereon, or to be erected thereon, in Greenville Township, Greenville County, State of South Carolina, on the Northeast corner of East McBee Avenue and Church Street in the City of Greenville, shown on Plat of the Property of Central Realty Corporation made by R. E. Dalton on October 20, 1947, and according to said plat is described as follows:

"BEGINNING at an iron pin at the Northeast corner of Church Street and East McBee Avenue, and running thence with the Northern side of East McBee Avenue, S. 69-02 E. 188.9 feet to an iron pin at corner of property of M. F. Heyward; thence with the line of said property, N. 22-19 E. 125.5 feet to an iron pin; thence continuing with the line of said property, N. 66-50 W. 15.2 feet to an iron pin; thence continuing with the line of said property, N. 26-30 E. 63 feet to an iron pin in line of property of James Gilfillin; thence with the line of said property, N. 66-40 W. 183.3 feet to an iron pin on Church Street; thence with the Eastern side of Church Street, S. 21-00 W. 197.1 feet to the beginning corner. Being the same property conveyed to the mortgagor by separate deeds as follows: By deed of Mrs. Ellis C. Bedell dated September 19, 1945, recorded in Book of Deeds 280 at Page 292; By deed of W. R. Hale, Trustee dated July 6, 1945, recorded in Book of Deeds 277, at Page 376; By deed of M. F. Heyward dated February 4, 1946, recorded in Book of Deeds 286 at Page 291; By deed of Sue H. Earle dated December 30, 1943, recorded in Book of Deeds 259 at Page 280."

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter thereto attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That it will promptly pay the principal of, and interest on, the indebtedness evidenced by the said note, at the times and in the manner therein provided.
2. That it will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt.
3. That the Mortgagor will pay all taxes, assessments and other governmental or municipal charges, fines or impositions when due; that on the failure of the Mortgagor to do so the Mortgagee may, at its option, pay such charges and all sums so paid shall become a part of the mortgage debt.