

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

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, 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 is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances
except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the
Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such fur ther sums as may be advanced hereafter, at the option of the Mort-
gagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein.
This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the
Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face
hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee
unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required
from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the
mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and
renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to
the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of
any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss
directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan,
that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option,
enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and
charge the expenses for such repairs or the completion of such construction to the mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions
against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged
premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees
that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or other-
wise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the
rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mort-
gagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply
the residue of the rents, issues and profits toward the payment of the debt secured hereby.

(6) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at
the option of the Mortgagee, all sums then owing by the Moragagor to the Mortgagee shall become immediately due and payable, and
this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mort-
gagee become a party of any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby
or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by
the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the
Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note
secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and cove-
nants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full
force and virtue.

(8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors,
administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall included the plural, the plural the singular,
and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 7TH day of
SIGNED, sealed and delivered in the presence of:

Billie Johnson
E. Randolph Stone

JANUARY 19 65
CHANDLER DISCOUNT CORPORATION
BY: *R. V. Chandler, Jr.* (SEAL)
R. V. CHANDLER, JR., ITS PRESIDENT
R. V. Chandler, Jr. (SEAL)
R. V. CHANDLER, JR. (SEAL)

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mort-
gagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above
witnessed the execution thereof.

SWORN to before me this 7TH day of JANUARY 19 65.

E. Randolph Stone (SEAL)
Notary Public for South Carolina

Billie Johnson

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the under-
signed wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, upon being privately and sep-
arately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoe-
ver, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's(s') heirs or successors and assigns, all her in-
terest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this
7TH day of JANUARY 19 65.
E. Randolph Stone (SEAL)
Notary Public for South Carolina.

Dorothy J. Chandler

Recorded January 7, 1965 at 12:40 P. M. #19176