

and released, and by these Presents does grant, bargain, sell and release unto the said THE SOUTH CAROLINA NATIONAL BANK OF CHARLESTON, Columbia Branch....., its successors and assigns, the following described real estate situated in the County of Greenville....., State of South Carolina:

All that certain piece, parcel or lot of land in McAlister Plaza, in the City of Greenville, County of Greenville, State of South Carolina on the Northeasterly side of Edinburgh Court, said parcel being shown as two lots on a Plat of Section #1 portion of McAlister Plaza, prepared December, 1961, revised April, 1966, by Piedmont Engineers & Architects Service, said revised plat being recorded in the R.M.C. Office for Greenville County in Plat Book 000 at Page 11. The two lots were combined and resurveyed and a Plat entitled "Property of Wilkins Norwood & Co., Inc.," prepared by Dalton & Neves, Engineers, dated September, 1969, was prepared and recorded in the R.M.C. Office for Greenville County in Plat Book 4-C at Page 137, said property having the following metes and bounds according to the latest plat: Beginning at a point on the Northeasterly edge of the walk on the Northeasterly side of Edinburgh Court, said point being the westerly corner or a lot heretofore conveyed by the McAlister Corp., to Fidelity Company, Inc. (which point is located 19 feet Northwest of the intersection of the Northeasterly edge of said walk with the Northwesterly edge of the right of way of Frederick Street) and running thence with the line of the property heretofore conveyed to Fidelity Company, Inc. N. 27-32E, 182.2 Feet to a point in the center line of a 15 foot alley; thence turning and running with the center line of said alley N. 61-08 W. 85.15 feet to an iron pin; thence continuing with the center line of said alley N. 59-57 W. 13.85 feet to an iron pin; thence turning and running S. 27-51 W. 182.14 feet to an iron pin on the Northwesterly edge of the walk on the Northeasterly side of Edinburgh Court; thence with the Northeasterly edge of said walk S. 59-59 E. 18.9 feet to an iron pin; thence continuing with said walk S. 61-11 E. 81.1 feet to an iron pin, the point of beginning. This being the identical property heretofore conveyed to the mortgagor herein by deed of Wilkins Norwood and Company, Inc., dated October 31, 1969, and recorded in the R.M.C. Office of Greenville County in Vol. 878 at Page 546 and recorded November 3, 1969,

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 THE SOUTH CAROLINA NATIONAL BANK OF CHARLESTON, Columbia Branch....., its Successors and Assigns. And the mortgagor does hereby covenant to warrant and forever defend all and singular the said Premises unto the said THE SOUTH CAROLINA NATIONAL BANK OF CHARLESTON, Columbia Branch....., 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 to keep the buildings and improvements now standing or hereafter erected upon the mortgaged premises and any and all apparatus, fixtures and appurtenances now or hereafter in or attached to said buildings or improvements, insured against loss or damage by fire, windstorm and such other hazards as the mortgagee may from time to time require, all such insurance to be in forms, in companies and in sum (not less than sufficient to avoid any claim on the part of the insurers for co-insurance) satisfactory to the mortgagee; that all insurance policies shall be held by and shall be for the benefit of and first payable in case of loss to the Mortgagee, and that at least fifteen days before the expiration of each such policy, a new and sufficient policy to take the place of the one so expiring shall be delivered to the Mortgagee. The Mortgagor hereby assigns to the Mortgagee all moneys recoverable under each such policy, and agrees that in the event of a loss the amount collected under any policy of insurance on said property may, at the option of the Mortgagee, be applied by the Mortgagee upon any indebtedness and/or obligation secured hereby and in such order as Mortgagee may determine; or said amount or any portion thereof may, at the option of the Mortgagee, either be used in replacing, repairing or restoring the improvements partially or totally destroyed to a condition satisfactory to said Mortgagee, or be released to the Mortgagor in either of which events the Mortgagee shall not be obligated to see to the proper application thereof; nor shall the amount so released or used be deemed a payment on any indebtedness secured hereby. The Mortgagor hereby appoints the Mortgagee attorney irrevocable of the Mortgagor to assign each such policy in the event of foreclosure of this mortgage. In the event the Mortgagor shall at any time fail to keep the buildings and improvements on the property insured as above provided, then the Mortgagee may cause the same to be insured and reimburse itself for the premium, with interest, under this mortgage; or the Mortgagee at its election may on such failure declare the debt due and institute foreclosure proceedings.

AND IT IS FURTHER AGREED, that said Mortgagor shall pay promptly all taxes assessed and chargeable against said property, and in default thereof, that the holder of this mortgage may pay the same, and such payment shall become a part of the debt secured by this mortgage, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the Mortgagee shall so elect.