All that certain piece, parcel or lot of land with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, in Chick Springs Township, known and designated as Lot No. 86 of a subdivision known as Homestead Acres, Section 2, as shown on plat thereof made by Piedmont Engineering Service, April 26, 1963, and recorded in the R.M.C. Office for Greenville County in Plat Book XX, at page 143, and having, according to said plat, such metes and bounds, as shown thereon.

NOTE: Elizabeth Leak Johnson to Edward S. Johnson by will dated 4-12-65 probated at the Probate Judge's Office for Greenville County, S. C. 7-18-70 Apt. 1134, file 18.

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

If the Mortgagor shall fully pay according to its terms the indebtedness hereby secured then this mortgage shall become null and void.

Mortgagor agrees to pay all taxes, assessments and charges against the above-described premises.

Mortgagor also agrees to maintain insurance in such form and amount as may be satisfactory to the Mortgagee in Mortgagee's favor, and in default thereof Mortgagee may, but is not obligated to, effect said insurance in its own name.

Any amount which Mortgagee may expend to discharge any tax, lien, assessment, obligation, covenant, insurance premium, prior mortgage or any charge whatsoever in connection with the above described real estate shall be an additional lien secured by this mortgage with interest at the highest lawful rate if not prohibited by law, and may be enforced and collected in the same manner as the debt hereby secured.

All obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand, upon any default.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

In Witness Whereof, we have set our hands and seals the day and year first above written.

Signed, Sealed, and Delivered
In the presence of

F. Walter Banks (Witness)

James Lloyd Moore (Witness)

Edward S. Johnson (L.S.)
Edward S. Johnson

(L.S.)

UNIVERSAL CIT LOANS

82-1024B (6-70) - SOUTH CAROLINA