

BEGINNING at an iron pin on Marshall Avenue at the corner of a lot formerly owned by Mr. Smith and running thence with Marshall Avenue 57 feet, more or less, to an iron pin; thence in a northeasterly direction, 75 feet to the line of a lot now or formerly owned by Coleman; thence with the said Coleman line in a northwesterly direction, 48 feet to an iron pin at the junction of the Smith and Coleman line; thence with the Smith line, 75 feet, more or less, to the beginning corner on Marshall Avenue.

ALSO: All that piece, parcel or lot of land in Greenville County, State of South Carolina in the City of Greenville, at the northwest corner of the intersection of Townes Street and Marshall Avenue, being designated as Lot No. 34 of Block 1, Sheet 12 of the Greenville County Tax Maps, and having the following metes and bounds, to-wit:

BEGINNING at the northwest corner of Townes Street and Marshall Avenue and running thence with Townes Street, N. 15-1/2 E. 75 feet; thence N. 66-1/2 W. 62 feet parallel to Marshall Avenue; thence parallel with Townes Street, S. 15-1/2 W. 75 feet to Marshall Avenue; thence with Marshall Avenue, S. 66-1/2 E. 62 feet to the beginning corner.

ALSO: All that triangular piece, parcel or lot of land on the southeast side of North Academy Street designated on the Greenville County Tax Maps as Lot No. 40 of Block 1, Sheet 12.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all 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 further sums as may be advanced hereafter, at the option of the Mortgagee, 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