

Said deed to Louis S. Johnson and Evelyn C. Johnson recorded June 18, 1976, and given by Lula Mae Miller.

and released, and by these Presents does grant, bargain, sell and release unto the said THE SOUTH CAROLINA NATIONAL BANK, 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 situate, lying and being in the State of South Carolina, County of Greenville, Chick Springs Township, about two miles west of Fairview Baptist Church, lying on the southern side of the Old Chick Springs Road, and being three different parcels of land, deeds for which are recorded in the R.M.C. Office for Greenville County. The three deeds being made into one description having the following courses and distances: BEGINNING on an old iron pin on the southern bank of the said road and being the joint corner of Lots Nos. 2 and 3 as shown on Plat of J. M. Miller made January 25, 1967, and running thence with the common line of Lots No. 2 and 3, S. 20-50 E. 201.5 feet to an iron pin on the north margin of Wilson Drive, joint corner of Lots Nos. 2 and 3; thence with the north margin of Wilson Drive, N. 74-26 W. 107.3 feet to an iron pin, joint corner of Lots Nos. 1 and 2 on said plat; thence continuing with the north margin of said drive, N. 77-36 W. 25 feet to an old iron pin, joint corner of Lot No. 1 and of the first lot conveyed to me; thence continuing with the north margin of the said Wilson Drive, N. 79-15 W. 193.6 feet to a point in the center of the said Old Chick Springs Road; thence with the center of the said road N. 59-01 E. 20 feet to old nail and cap; thence N. 86-49 E. 39 feet to an old iron pin on the south margin of said road; thence, N. 21-34 E. 26 feet to an old nail and cap in the center of said road; thence with the center of said road, N. 59-30 E. 107.1 feet to an old nail and cap in the center of said road; thence S. 14-19 E. 15.5 feet to an iron pin on the margin of the road; thence with the south margin of road, N. 61-10 E. 93 feet to the beginning corner. This being the same property conveyed to Louis S. Johnson and Evelyn C. Johnson by deed recorded in Deed Book 1038, Page 239, R.M.C. Office for Greenville County. The above tract is composed of Lots 1 and 2 on Plat for J. Mike Miller dated Jan. 25, 1967 recorded in Plat Book QQ, Page 9-A, together with tract located TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances, to the said Premises to the west of Lot No. 1. 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, 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, 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. In the event of foreclosure, the Mortgagee shall have the right to cancel or assign each policy of insurance and apply any proceeds received therefrom on the mortgage debt. 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.

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