MORTGAGE OF REAL ESTATE

44-34 W. 100 feet; thence still with said road, S. 22-32 W. 100 feet; thence S. 11-23 W. 21.9 feet; thence S. 5-54 W. 50 feet; thence still with said Road S. 25-59 E. 50 feet; thence S. 48-13 E. 100 feet to a point at intersection of the two roads; thence S. 17-02 E. 53.4 feet to an iron pin South of said County Road; thence N. 72-58 E. 255.2 feet to a point near the intersection of County Read and Saluda Dam Pike; thence N. 62-48 E. 108.6 feet to a point on the North side of Saluda Dam Pike; thence continuing with the North side of Saluda Dam Pike N. 68-54 E. 50 feet to the beginning corner.

This is the same land conveyed to us by M. W. Fore by deed dated 1st, day of March 1945, and recorded in the R.M.C. Office for Greenville County in Deed Book 273, Page 26.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and equipment now or hereafter attached to or used in connection with the real estate herein described.

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

The Mortgagors covenants that they are lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagors further covenant to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagors and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagors covenant and agree as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided.
- 2. 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, and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgagers by the Mortgagee; and that 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.
- 3. That they will keep the improvements now existing or hereafter erected on the mort gaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that they do hereby assign to the Mortgagee all such policies 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.
- 4. That they will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and should they fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt, or if said structures on the premises are not kept in proper repair by the mortgagors, then the Mortgagee has the further option to declare the dondition of the mortgage broken and the whole amount owing shall then become due.
- 5. That the mortgagee may require the maker, co-maker or inderser of any indebtedness secured hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgagee as beneficiary thereof, and, upon failure of the Mortgagers to pay the premiums therefor, the Mortgagee may, at its option, pay said premiums,