

with N. Spring Street N. 20-50 E. 40 feet to a point; thence continuing with the right-of-way of N. Spring Street N. 21 E. 66.8 feet to a point; thence leaving N. Spring Street and running S. 69 E. 53.8 feet to a point in the line of property now or formerly owned by Parker; thence with the line of said Parker property S. 20-07 W. 46.7 feet to a point at the southwestern corner of said Parker property; thence continuing to run with the rear line of said Parker property in a southeasterly direction 46 feet, more or less, to a point at the northwestern corner of property now owned by Askins; thence with the line of said Askins property S. 21-00 W. 49.7 feet to a point at the northwestern corner of other property now owned by the mortgagor herein; thence with the line of other property now owned by the mortgagor herein S. 21-00 W. 20.7 feet to a point; thence continuing with the line of other property now owned by the mortgagor herein N. 69-14 W. 101.55 feet to a point on the eastern side of N. Spring Street, being the point of beginning, and being the same property conveyed to the Mortgagor by deed of the Mortgagees dated December 1, 1978, to be recorded.

This conveyance is subject to the lien of a prior mortgage given by Charles P. Efstration to Fidelity Federal Savings and Loan Association, Greenville, South Carolina, dated January 5, 1962, recorded in mortgage book 878, page 400, Greenville County R.M.C. Office.

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 Mortgagees, their heirs 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 Mortgagees 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 Mortgagees for such further sums as may be advanced hereafter, at the option of the Mortgagees, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein.

(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 Mortgagees against loss by fire and any other hazards specified by Mortgagees in an amount not less than the mortgage debt, and that all such policies and renewals thereof shall be held by the Mortgagees, and have

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