606x1520 246t560 OGA 157 JOHNSON 307 PETTIGRUST, JREENVILLE, S. C. 29603 81 PAGE 496 STATE OF SOUTH CAROLINA 12 PH MORTGAGE OF REAL ESTATE COUNTY OF GREENYHALE SALERSLEY TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

LOUISE E. JOHNSON

(hereinaster reserved to as Mortgagor) is well and truly indebted unto SOUTHERN BANK & TRUST COMPANY

(hereinaster referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of --- Dollars (\$ 13,000.00 ) due and payable Thirteen Thousand and No/100--

BEGINNING at an iron pin on the southwesterly side of Birnie Street, said iron pin being 94 feet from the intersection of Birnie Street and Craven Alley; and running thence along Birnie Street, S. 60-09 E. 150 feet to an iron pin; thence S. 30-07 W. 207.8 feet to an iron pin; thence N. 50-49 W. 149.7 feet to an iron pin; thence N. 30-0 E. 207 feet to an iron pin on

This is the same property conveyed to the Mortgagor herein by deed of Cars, Inc., dated August 21, 1963, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 7302022 Page 331, on August 21, 1963.

TAID IN FULL AND SATISFIED THIS 23 ALDAY OF TRUST COMPANY

SOUTHERN BANK AND TRUST COMPANY CREENVILLE, SOUTH CAROLINA

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging OH 1200 by ap. iAcident or appertaining, and of all 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 such fixtures apd 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 forgover, 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 Morigagee for any further loans, advances, readvances or credits that may be made hereafter to the Morigagor 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

(2) That it will keep the improvements now existing or here after erected on the mortgaged property insured as may be required from time to tirgs by the Mortgagee against kess 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 occapanies acceptable to it, and that all such policies and renewals thereof shall be by the Mortgager, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all gremiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises arithdoes hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.