

ALSO: all that piece, parcel or lot of land in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as a .298 acre tract according to plat of property of First Piedmont Bank & Trust Company dated April 5, 1968, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of a private 25-foot alley at Elford Street and running thence with the southern side of Elford Street, S. 60-14 E. 106.1 feet to an iron pin at the curve of the intersection of Elford Street and Brown Street; thence with the curve of the intersection, the chord of which is S. 15-32 E. 14.2 feet to an iron pin on Brown Street; thence with Brown Street, S. 29-28 W. 109.1 feet to an iron pin; thence N. 68-40 W. 90.45 feet to an iron pin on the southeastern side of a private 25-foot alley; thence with the line of said private alley, N. 18-07 E. 135 feet to the point of beginning.

ALSO: All our right, title, interest in and to that piece, parcel or strip of land designated as a .078 acre, 25-foot alley on survey of First Piedmont Bank & Trust Company by Piedmont Engineers & Architects dated April 5, 1968, reference to said plat being made for a further metes and bounds description.

This being the same property conveyed to the mortgagor by mortgagee by deed of even date herewith, this mortgage being given to secure a part of the purchase price thereof.

The mortgagor reserves the right to pre-pay this indebtedness in full at any time after the first year with the following pre-payment penalties: \$10,200.00 if pre-paid during second year; \$7,200.00 if pre-paid during third year; \$4,200.00 if pre-paid during fourth year; and \$1,800.00 if pre-paid during fifth year.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said mortgagee(s) **its** heirs, successors and Assigns. And **it** do hereby bind **itself and its** Heirs, Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said mortgagee(s) **its** heirs, successors and Assigns, from and against the mortgagor(s), **its** Heirs, Successors, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.