All that piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being on the South side of Pack Alley in the City of Greenville, County of Greenville, State of South Carolina, being shown as Lot No. 14 on Plat of Queen Heights, made by N. O. McDowell, Jr. and J. P. Moore, November, 1944, recorded in the RMC Office for Greenville County, S. C. in Plat Book O, Page 87, and having according to said plat, the following metes and bounds to-wit:

Beginning at an iron pin on the South side of Pack Alley at joint front corner of Lots 13 and 14; and running thence along the line of Lot 13, S. 21-45 W. 112.5 feet to an iron pin; thence N. 68-43 W. 40 feet to an iron pin; thence with the line of Lot 15, N. 21-45 E. 112 feet to an iron pin on the South side of Pack Alley; thence along the South side of Pack Alley S. 69-48 E. 40 feet to the beginning corner. ALSO: All that certain piece, parcel or lot of land, with all improvements TO HAVE AND TO HOLD all and singular the real estate described above unto said Mortgagee, its successors and assigns forever. (CONTINUED)

If Martgagar shall fully pay according to its terms the indebtedness hereby secured then this martgage shall become null and void.

Mortgagor agrees to pay all taxes, liens, assessments, obligations, prior encumbrances, and any charges whatsoever against the above described real estate as they be due. Mortgagor also agrees to maintain insurance in such form and amount as may be satisfactory to Mortgagee in Mortgagee's favor.

If Mortgagar fails to make any of the above mentioned payments or fails to maintain satisfactory insurance, Mortgagee may, but is not obligated to, make such pays or efficial insurance in Mortgagee's own name, and such payments and expenditures for insurance shall bear interest at the highest lawful rate if not prohibited by law, shall be a lien bereunder on the above described real estate, and may be enforced and collected in the same manner as the other debt hereby secured.

Upon any default, all obligations of Martgagar to Martgagee shall become due, at the option of Martgagee, without natice or demand.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suff is filled and any court costs which shall be secured by this mortgage and included in judgment of foreclosure.

THE RESERVE OF THE PROPERTY OF

This martgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

in Witness Whereof, (I-we) have set (my-our) hand(s) and seal(s) the day and year first above written.

Signed, Sealed, and Delivered in the presence of

82-1024D (10-72) - SOUTH CAROUNA

Richard Hoffman

Alama

Jeanne T. Hoffman

(LS)