All that certain piece, parcel or lot of land with the buildings and improvements thereon, situate on the southwest side of Laurel Street in Greenville Township, Greenville County, South Carolina, known and designated as Lot No. 13 on plat of G. D. Oxner made by R. E. Dalton, April, 1923, and having, according to said plat, which is recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book G, at Page 42, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwest side of Laurel Street at the corner of Lots 13 and 14, and running thence with the joint line of said lots S. 33-54 W. 176.5 feet to an iron pin on the northeast side of Bates Street; thence along the northeast side of Bates Street, N. 56-06 W. 50 feet to an iron pin at rear corner of Lots Nos. 12 and 13; thence with the joint line of the last mentioned lots, N. 33-54 E., 176.6 feet to an iron pin on the southwest side of Laurel Street; thence with said Laurel Street, S. 55-54 E. 50 feet to the beginning corner.

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 and 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 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 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 Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgager by the Mortgagee so long as the total indebtedness thus secured does not exceed the original