STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

REFER ED C. STO ALL WHOM THESE PRESENTS MAY CONCERN:

90NN 2 2 53 PH 181

WHEREAS, John P. Howard, MARERSLEY

(hereinafter referred to as Mortgagor) is well and truly indebted unto The First Baptist Church, Greenville, South Carolina

according to the terms of that note of even date herewith

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

All that piece, parcel or lot of land in the City and County of Greenville, State of South Carolina, on the eastern side of Cleveland Street and at the Northeastern intersection of Cleveland Street with the East Faris Road as proposed by the South Carolina State Highway Department, known as a part of Schwiers Farm and opposite from a subdivision known as Schwiers Garden, and having, according to a Plat entitled "Survey for John Howard", as made by Piedmont Engineers and Architects 9-16-63, to be recorded herewith, the following metes and bounds, to wit:

Beginning at an iron pin on the Eastern side of Cleveland Street and running thence N. 62-33 E. 314.4 feet to an iron pin on the Western side of Old Cleveland Street; thence with the western side of Old Cleveland Street S. 17-04 E. 162.8 feet to the curvature of the intersection of said street with proposed East Faris Road; thence with the Northwestern curvature of such intersection, the chord of which is S. 22-45 W. 38.3 feet to an iron pin on the northern side of the proposed East Faris Road; thence with the North side of said proposed East Faris Road S. 62-33 W. 230 feet to an iron pin in the curvature of the intersection of Cleveland Street with said proposed East Faris Road; thence with the northeastern curvature of said intersection, the chord of which is N. 72-27 W. 35.4 feet to an iron pin on the Eastern side of Cleveland Street; thence with the Eastern side of Cleveland Street N. 27-27 W. 160 feet to an iron pin; the point of beginning. This is the same property conveyed to the mortgagor herein by deed of August J. Schwiers dated October 31, 1963 and recorded in the RMC Office of Greenville County in Deed Book 736 at Page 33. This mortgage also covers any interest the mortgagor has in the land constituted as Old Cleveland Street which is adjacent to the above described tract.

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and possible 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 tatached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the Ousual 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 havefully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided Oherein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe 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 Mortgagor 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 writing.
- (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 Mortgagee against loss 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 companies acceptable to it, and that all such policies and renewals thereof shall be the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay full premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does 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.

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