200x 1420 Faz: 196 Richardson & Johnson, P.A. 57 AM 656

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN 5810-4

Alex F.Keith WHEREAS.

thereinafter referred to as Mortgagor) to well and truly indebted unto Southern Bank & Trust Company

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated Lerein by reference, in the sum of Four Thousand Six Hundred Twenty-six and 37/100 -----Dollars (1 4, 626, 37) due and payable

according to terms of promissory note of even date herewith. plat, the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Sumner Street, joint front corner of Lots 10 and 11, and running thence with the joint line of said No. 10, N. 15-15 E. 50 feet to a point; thence with a new line through Lot No. 10, N. 15-15 E. 50 feet to a point; thence S. 74-45 E. 150 feet to a point on the western side of Sumner Street; thence with the Western side of Summer Street, S. 15-15 W. 50 feet to the point of beginning.

This is the same property inherited bythe mortgagor herein as will be shown in the Office of the Probate Court for Greenville County, S. C. in Apartment 1305, File 24......

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Together with all and singular rights, members, berditaments, and appurtenances to the same belonging in any way incident or appertainin and of all the rents, tirues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter Misched, connected, or fitted thereto in any manner, it being the intention of the parties hereto that all such futures and equipment, other than the Sesual 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 bereinabove described in fee simple absolute, that it has good right Ad is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all hers and encumbrances except as previded Recein. The Mortgagor further covenants to warrant and forever defend all and singular the mid premises unto the Mortgages forever, from and Organist 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 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 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 this 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 sheld by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay sheld by the Mortgagee, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does the Mortgagee each insurance commany concerned to make narrower for a loss directly to the Mortgagee. In the extent of the balance coming on Gereby 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.