

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

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF ANDERSON, its Successors and Assigns, forever.

And we do hereby bind ourselves and our Successors in Office and Assigns, to warrant and forever defend all and singular the said Premises unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF ANDERSON, its Successors and Assigns, from and against us and our Successors in Office and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And we do hereby agree to insure the house and buildings on said premises in the sum not less than One Hundred, Eighty-five Thousand and No/100 (\$185,000.00) Dollars fire insurance and not less than One Hundred, Eighty-five Thousand and No/100 (\$185,000.00) Dollars tornado insurance in a company or companies acceptable to the mortgagee, and to keep same insured from loss or damage by fire or windstorm, and do hereby assign said policy or policies of insurance to the said mortgagee, its successors in office and assigns; and in the event we should at any time fail to insure said premises, or pay the premiums thereon, then the said mortgagee, its successors and assigns may cause the building to be insured in our name, and reimburse itself for the premiums and expenses of such insurance under this mortgage, with interest.