

accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said The Citizens and Southern National Bank of South Carolina, its successors and assigns. And the mortgagor does hereby covenant to warranty and forever defend all and singular the said Premises unto the said The Citizens and Southern National Bank of South Carolina, its successors and assigns, from and against the said mortgagor and every person whosoever lawfully claiming or to claim the same or any part thereof.

In addition to any other rights or remedies it might have hereunder, the mortgagee may, at its option require the mortgagor to pay the mortgagee on the first day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums, as estimated by the mortgagee on the mortgaged premises; and, on the failure of the mortgagor to pay all taxes, insurance premiums and public assessments, the mortgagee may, at its option, pay said items and charge all advances therefor to the mortgage debt, which advances shall bear interest at the same rate as the principal indebtedness.

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