It is agreed that should the mortgagor become in arrears with the payment of insurance presides, taxes or any other assessment against the property, at the option of the mortgages, the entire balance may at that time be declared due and payable.

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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 said Premises unto the said South Carolina National Bank as Trustee for Employees Retirement Plan of Union Bleachery, its successors Kiew and Assigns forever. And I do hereby bind myself and my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said

Premises unto the said South Carolina National Bank as Trustee for Employees Retirement Plan of Union Bleacher, its successors their and Assigns, from and against me and my

Heirs, Executors. Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.