It is further agreed that the Mortgagor shall place on the premises conveyed in addition to Fire insurance as set out below, extended coverage.

The entire unpaid balance of the note shall at the option of the mortgagee immediately become due and payable if the mortgagor shall fail to make any payment on time, fail to pay taxes and/or any other public assessment when due, or fail to pay the insurance premiums when due.

The mortgagor has the right to anticipate payments at any time and if the mortgagor should sell or convey the property in any manner at the option of the mortgagee, the whole amount of unpaid installments shall immediately become due.

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 S.C. National Bank as trustee for the John W. Arrington Foundation, its successors, and assigns Heirs and Assigns forever. And I do hereby bind

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

Premises unto the said S.C. National Bank as trustee for the John W. Arrington Foundation, its successors and assigns

Heirs and Assigns, from and against my

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