

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining. ~~The South Carolina National Bank of Charleston~~  
To HAVE AND TO HOLD, all and singular, the said Premises unto the said ~~(Columbia Branch), its~~  
~~successors and assigns forever.~~

AND we do hereby bind ourselves and our  
Heirs, Executors and Administrators, to warrant and forever defend all and singular the said Premises unto the  
said The S. C. National Bank of Charleston (Columbia Branch), its successors,  
~~Heirs and Assigns, from and against ourselves and our~~

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

AND it is agreed by and between the said parties that in case of default in any of the payments of interest  
or principal as herein provided for, the whole amount of the debt secured by this mortgage shall become due and  
payable at once.

AND IT IS FURTHER AGREED, by and between the said parties, that the said

R. M. Willis and Grace K. Willis, their

Heirs, Executors or Administrators, shall and will insure the house and buildings on said lot, and keep the same  
insured from loss or damage by fire, and assign the Policy of Insurance to the said

The South Carolina National Bank of Charleston (Columbia Branch),

and in case that we or our heirs shall, at any time, neglect or fail so to do, then the said

The South Carolina National Bank of Charleston (Columbia Branch),

may cause the same to be insured in its name, and reimburse itself

for the premium and expenses of such insurance, together with interest on  
the amount so paid, at the rate of four per cent (4%) per cent. per annum, from the date of such payment,  
under this Mortgage.