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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. ~~The S. C. Nat'l. Bk. of Charleston (Columbia Branch),~~
To HAVE AND TO HOLD, all and singular, the said Premises unto the said / ~~its successors~~ Branch),
~~Here 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 The S. C. Nat'l Bk of Charleston (Columbia Branch), its successors ~~Heirs~~ and Assigns, from and against myself and my 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 James A. Baldwin, his 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 I or my heirs shall, at any time, neglect or fail so to do, then the said 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 five (5%) per cent. per annum, from the date of such payment, under this Mortgage.