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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 The Citizens and Southern

National Bank, its successors

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 Citizens and Southern National Bank, its successors

and Assigns, from and against myself and my

Heirs, Executors, Administrators and Assigns.

and every other person whomsoever

lawfully claiming, or to claim the same, or any part thereof.

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

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 Citizens and Southern National Bank

and in case that she or her heirs and assigns shall, at any time, neglect or fail so to do, then the said

The Citizens and Southern National Bank

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 per cent, per annum, from the date of such payment, under this Mortgage.

AND IT IS FURTHER AGREED AND COVENANTED, by and between the said parties, that until the debt hereby secured

be paid, the said Mortgagor her Heirs, Executors, Administrators or Assigns, shall and will pay all taxes on the property hereby mortgaged, when due and payable, and in case she or they

fail to do so, the mortgagee its successors ~~XXXXXXXXXXXXXXXX~~ Administrators or Assigns, may pay said taxes, together with

any cost or penalties incurred thereon, or any part thereof, and reimburse itself

for the same, together with interest on the amount so paid, at the rate of Eight (8%) per cent. per annum from the date of such payment, under this mortgage.

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