insurance premium, taxes, or any other assessment against said property, at the option of the Mortgagee, the entire balance may at that time be declared due and payable.

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 Executor and Trustee under will of Rose E. Ramer and its Successors

EXEM 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 Executor and Trustee under will of Rose E. Ramer and

its Successors 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.