Southern Bank and Trust Company P. 0. Box 8 Williamston, S. C. 29697 AND IT IS AGREED, That the mortgagors herein are -----to keep the building on said premises insured against loss by fire and windstorm in the sum of Ten Thousand Two Hundred Thirty-Eight and 04/100 (\$10,238.04) ----- Dollars in such reputable company as the said mortgagee may designate and shall have the loss, if any, payable to said mortgagee, interest may appear and failing to do so, the said mortgagee shall have the right to insure said property against loss by fire and windstorm at mortgagers expense, and this mortgage shall be extended so as to secure to the mortgagee the repayment of all insurance premiums advanced, together with interest on the same, at the rate of 7% per cent. per annum. And, if for any reason the said insurance is cancelled, reduced, or refused, in either of such events, the whole debt then remaining unpaid shall become and be due and payable at once at the option of said mortgagee.

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TOGETHER with all and singular, the Rights, Members, Hereditaments and Apputenances to the said premises belonging, or in anywise incident or appendining.

TO HAVE AND TO HOLD, all and singular, the said Premises unto the said Southern Bank and Trust AND we ourselves and our ----- Heirs. do hereby bind Executors and Administrators, to warrant and forever defend, all and singular, the said premises unto the Southern Bank and Trust Company, Williamston, S. C., its Successors -----Hets and Assigns from and against Heirs, Executors, Administrators, and Assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.