

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 South Carolina National Bank of Charleston (Columbia Branch), 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 South Carolina National Bank of Charleston (Columbia Branch), its Successors** ~~and Assigns~~, from and against me 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.

The State of South Carolina, }

RENUNCIATION OF DOWER

COUNTY OF **Greenville**

I, **J. L. Garrett, a Notary Public,**

do hereby certify unto all whom it may concern that Mrs. **Clara Bell Smith** the wife of the within-named **W. H. Smith**

did this day appear before me and, upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within-named **The South Carolina National Bank of Charleston (Columbia Branch), its successors,** Heirs and Assigns, all her interest and estate, and also all her right and claim of Dower, of, in, or to all and singular the Premises within mentioned and released.

GIVEN under my Hand and Seal this 17th day of September, Anno Domini 1952...

J. L. Garrett
Notary Public of S. C.

(L.S.) *Clara Bell Smith*

AND IT IS FURTHER AGREED, by and between the said parties, that the said **W. H. Smith, 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 **he** or 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 own** name, and reimburse **itself** for the premium and expenses of such insurance, together with interest on the amount so paid, at the rate of **three & one-half** per cent. per annum, from the date of such payment, under this Mortgage.