

TOGETHER with all and singular and 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 Premises before mentioned unto the said THE PERPETUAL BUILDING AND LOAN ASSOCIATION OF ANDERSON, its successors and assigns forever.

And the Mortgagor covenants, which covenant shall bind also the Heirs, Executors and Administrators of the Mortgagor, to warrant and forever defend all and singular the said Premises unto the said THE PERPETUAL BUILDING AND LOAN ASSOCIATION OF ANDERSON, its successors and assigns, from and against the Mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the Mortgagor hereby agrees to insure and keep insured the house or other buildings on said premises against loss by fire with full extended coverage in a sum not less than the original amount of the loan secured hereby (but not less than the amount required to prevent the owner from becoming a co-insurer) in a company or companies acceptable to the Mortgagee. The policies and renewals thereof shall be held by the Mortgagee and shall have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In the event the Mortgagor should at any time fail to keep said premises so insured and pay the premiums thereon, then said Mortgagee, its successors and assigns, may cause the buildings to be insured in the Mortgagor's name and reimburse itself for the premium and expense of such insurance under this mortgage, with interest.