

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 Mortgagor **s and their Heirs 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 Mortgagor **s and their Heirs and Assigns, from and against myself and my Heirs and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.**

And the said mortgagor's, agrees to insure the house and buildings on said lot in a sum not less than Full insurable value, both **MARK THE INSURANCE AND CONSIDER INSURANCE IN A COMPANY OR COMPANIES SATISFACTORY TO THE MORTGAGEE,** and keep the same insured from loss or damage by fire and other hazard, and assign the policy of insurance to the said mortgagee, and that in the event that the sum so paid shall at any time fail to do so, then the said mortgagee may cause the same to be insured in most suitable manner, and be reimbursed for the premium and expense of such insurance under this mortgage with interest.

And if at any time any part of said debt or interest thereon, be past due and unpaid, the mortgagor's, hereby agrees to sell all or any part of the above described premises to said mortgagee, or **THEIR HEIRS, EXECUTORS AND ADMINISTRATORS,** and agree that any Judge of the Circuit Court of said State may, at chambers of either party, or at any other place, in the authority to take possession of said premises and collect said rents and profits, applying the same to the payment of the debt, plus the costs of collection, interest, costs or expenses, without hindrance or delay, and in the sum and quality actually collected.

And it is further agreed between the said parties to these Presentments, that the said rents and profits, and any sum or cause to be paid unto the said mortgagee the debt and interest, shall be due according to the true intent and meaning of the said instrument, and value and cause, determine, and be wholly null and void otherwise in all respects.

It is further agreed between the said parties that said mortgagor's, shall hold and enjoy the said premises during the time it may be made.

Given at **Charleston, S.C.** on the **3rd day of January,** in the year of our Lord one thousand eight hundred and **sixty-two.**

In witness whereof, the parties have hereunto set their hands.

*William H. Brooks, Jr., W.H.B.
T.S. Hart, Esq.*

State of South Carolina

Charleston

I, **William H. Brooks, Esq.,** do solemnly declare, that I have this day made and executed this instrument in the presence of **John Mary Higgins**

and that the same was signed and delivered in my presence, in the city of **Charleston,** on the **3rd day of January,** in the year of our Lord one thousand eight hundred and **sixty-two.**

*W.H. Brooks, W.H.B.
T.S. Hart, Esq.*

State of South Carolina

Remuneration of Lawyer

I, **William H. Brooks, Esq.,** do solemnly declare, that I have this day made and executed this instrument in the presence of **John Mary Higgins** and that the same was signed and delivered in my presence, in the city of **Charleston,** on the **3rd day of January,** in the year of our Lord one thousand eight hundred and **sixty-two.**

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