

7-1-20  
F. W. W. W. W. W.

under the will of John W. Arrington, deceased, and said agreement made by me with The South Carolina National Bank of Charleston, shall authorize and empower the said Bank as Trustee or as my agent to apply quarterly one-half of the gross income received on the principal indebtedness secured by this mortgage and to pay in full any balance due on the note secured by this mortgage in the event of my death or in the event of the earlier termination of said trust or agency agreement created by me and upon my failure to do so, then the entire indebtedness due under the note secured by this mortgage shall become immediately due and payable at the option of the holder of the note secured hereby.

4. The mortgagor agrees that he will, together with, and in addition to, the quarterly payments of principal and interest payable under the terms of the note secured hereby, pay to mortgagee, on the quarterly payment date, until the indebtedness secured hereby is paid in full, a sum equal to one-fourth of the annual taxes, public assessments, and one-fourth of the annual hazard insurance premiums, and one-fourth of the annual premium on the life insurance policy referred to hereinabove, as estimated by the mortgagee, and, on the failure of the mortgagor to pay all taxes, insurance premiums on the life insurance policy referred to hereinabove, hazard insurance premiums and public assessments, the mortgagee may at its option pay said items and charge all advances therefor to the mortgage debt, together with interest on said advances at the rate of 6% per annum, from the date of said advance until repaid.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belonging or in anywise incident or appertaining. *F. W. W.*

of in anywise incident or appertaining, rights, members, hereditaments, and appurtenances to the said Premises belonging

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, and similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, wire connections, masonry, or means other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said mortgagee(s) ~~ITS~~ ~~heirs~~ successors and Assigns. And I do hereby bind myself and my ~~heirs~~ ~~successors~~ ~~and~~ ~~assigns~~ Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said mortgagee(s) ~~ITS~~ ~~heirs~~ ~~successors~~ ~~and~~ ~~assigns~~ successors and Assigns, from and against the mortgagor(s), my ~~heirs~~ ~~successors~~ ~~and~~ ~~assigns~~ Heirs, ~~successors~~ ~~and~~ ~~assigns~~ Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.