This mortgage debt shall become due and payable forthwith at the option of the Mortgagee or the holder hereof if the Mortgagor shall convey away said premises or if the title thereto shall become vested in any other person or persons in any manner whatsoever.

It is expressly agreed that the mortgage debt shall become due and payable at the option of the Mortgagee or the holder hereof if there is a default in the payment of any tax or assessment against the property by the Mortgagor during the term of this Mortgage or in case of the actual or threatened demolition or removal of any building erected upon said premises.

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 Mortgagee, its

Successors 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 Mortgagee, The First National Bank of South Carolina,

its Successors Ministrators and Assigns, from and against me and my

Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same of any part thereof.