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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.

And the Mortgagor hereby agrees that, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away the said mortgaged premises, or any part thereof, or if the title as described therein shall become vested in any other person than the Mortgagor in any manner whatsoever other than by the death of the Mortgagor, or, in the case of a construction loan, if the Mortgagor shall permit work on the project to become and remain interrupted for a period of fifteen (15) days without the written consent of the Mortgagee.

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