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 Southern Bank & Trust Co., its Successors

Makes and Assigns forever. And I do hereby bind myself,

my Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Southern Bank & Trust Co., its Successors

XIEKS and Assigns, from and against

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

its name and reimburse 10

for the premium and expense of such insurance under this mortgage, with interest.