TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said

TO HAVE AND TO HOLD all and singular the said premises unto the said

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,

TRYON FEDERAL SAVINGS & IOAN ASSOCIATION, its

Heirs, Executors, Administrators and

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

And the said nortgagor agree s to insure the house and buildings on said lot in the sum of not less than Four Thousand ----- Dollars, and keep the said insured from loss or damage by fire, and assign the policy of insurance to the said nortgagee

and that in the event of the mortgagor — shall at any time

fail to do so, then the said mortgagee

may cause the same to be insured in 1ts

name and reimburse for the premium and expense of such insurance under this mortgage.

And the said mortgagor agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said mortgagee together with all costs and expenses which the said note shall incur or be put to, including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.