

...any and all improvements that may be made.
This is a first mortgage over the above described property
and there are no other mortgages, judgments nor other liens or encum-
brances upon or against same prior to this mortgage.

It is understood and agreed that the failure of the mortga-
gor to pay any installment of taxes, public assessments or insurance
premiums, when due, shall constitute a default, and that the mortga-
gee may, at his option, foreclose this mortgage or pay said items and
add same so paid, to the principal amount of the debt, and they shall
bear interest at the same rate.

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 J. A. Park, his
Heirs 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 J. A. Park, his
Heirs and Assigns, from and against myself and my
Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the
same or any part thereof.