and there are no other mortgages, judgments, nor other liens or encumbrances over or against same prior to this mortgage.

This mortgage covers and is intended to cover any and all buildings and improvements now on said premises, with any and all additions thereto, and any and all buildings and improvements to be constructed and made thereon and thereto, with any and all additions.

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

That upon the payment of Fifty (\$50.00) Dollars, each, the mortgagees agree to release Lots Nos. 1 and 3, or either of them, from the lien of this mortgage.

Lot Number Two (No. 2) has a new dwelling house, 4-rooms, constructed thereon; and Lots No.s.l and 3 are vacant.

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 Oscar Hodges, Jr., and Sarah S. Hodges, their 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 Oscar Hodges, Jr., and Sarah S. Hodges, their

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.