

encumbrances ever or against same prior to this mortgage.

It is understood and agreed that the failure of the mortgagee or 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.

This conveyance is made subject to an easement of right-of-way Twenty (20) feet wide extending from Highway No. 291 along the western side of the said lot above described, to the southern line of Lot No. 5, for the purpose of ingress and egress from said Lot No. 5 to said Highway No. 291.

The above described property is the same conveyed to Mortgagee or by Furman Gary Raines by deed dated June 27, 1952, same to be recorded in said R. M. C. office along with this mortgage.

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 Sara 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 Sara 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.