office in Vol. 419 at page 475.

This is a second mortgage over the above described property, being second and junior to a first mortgage over same, executed by me to John A. Park, on May 26, 1952, recorded in said R.M.C.office in Vol. 531 at page 73 on May 27, 1952; but there are no other mortgages, judgments, nor other liens or encumbrances over or against said property prior to this mortgage, except the said first mortgage.

This mortgage is executed to obtain a loan of funds with which to complete the construction of a six-room, bath and hall, frame residence on said lot of land, and same are so being used and for no

other purpose.

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 mortgagee may, at his 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.

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 John 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 John 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.