

at page 491 in said R. M. C. office.

This mortgage is executed to secure funds with which to complete the construction of a six-room frame residential building and to make other improvements on the said described property and same are so being used, and this mortgage is a construction mortgage.

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 August 13, 1952, for the original sum of \$1750.00, recorded in Vol. 537 at page 207 in said R.M.C.office on Aug.13,1952.

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.

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