

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

This mortgage is given to obtain funds with which to construct and complete, on the above described property, a six-room frame residential building and other improvements, and is intended to cover any and all building and improvements now on said property, and also, any and all additions thereto and any and all further improvements made thereon; and said funds are so, actually, being used.

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 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.