

W.181.5 feet to a Stake, thence S.66-45 W.192 feet to a Stake, thence S. 23-15 E.149.5 feet to the beginning point. Bounded on the North by lot no. 22 as shown on said plat, on East and South by said thirty foot road, and on West by lots nos. 4 and 5 as shown on said plat. This being a part of the property which was conveyed to mortgagee herein by Jack P. Wingo by deed recorded in the R. M. C. Office for said County in Deed Book 441, page 27. And being the same property which was conveyed to mortgagor herein by mortgagee herein by deed dated this date, and which deed will be recorded forthwith in the said R. M. C. Office. For a more particular description see the aforesaid plat which has been recorded in said Office in Plat Book FF, page 150.

This is a second mortgage over the above described property. The Woodruff Federal Savings and Loan Association holds the first mortgage which was given to it by Curtis O. Brown dated December 22, 1953 in the original sum of \$3,500.00 and which mortgage has been recorded in the said R. M. C. Office in Real Estate Mortgage Book 582, page 316.

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

Curtis C. Brown, his

Heirs and Assigns forever

And I do hereby bind myself and my

Heirs, Executors and

Administrators to warrant and forever defend all and singular the said premises unto the said

Curtis O. Brown, his

Heirs and Assigns, from and against me and my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said Jones T. Payne agrees to insure the house and buildings on said lot in the sum of not less than FORTY-EIGHT HUNDRED--- Dollars, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said Curtis C. Brown

and that in the event the mortgagor shall at any time fail to do so, then the said Curtis O. Brown

may cause the same to be insured in my

name and reimburse himself for the premium and expense of such insurance under this mortgage.

And the said Jones T. Payne agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said note together with all cost and expenses which the said Curtis O. Brown shall incur or be put to, including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.