

along line of said last mentioned property, S. 21 W. 211 feet to point; thence continuing along line of last mentioned property, N.62 W.75 feet, more or less, to point, joint corner with property conveyed by us to Richey; thence S. 28 W. 632.5 feet along line of said last mentioned property, to point in center of said Stroud Road; thence S.41 E. 169.5 feet along center of said Road to the point of beginning.

The above described property is a part of same conveyed to us by Ethel Irene Sheppard Jones by deed dated Oct. 13, 1941, recorded in Vol. 238, page 128 in R.M.C.office. See,also,plat recorded in Plat Book "N", page 115 in said R. M. C. office.

There is located on the above described property a frame residential building and other improvements.

This is a first mortgage over the above described property, and there are no other mortgages, judgments, nor other liens or encumbrances over or against same prior to this mortgage.

It is understood and agreed that the failure of the Mortgagors to pay any installment of taxes, public assessments, or insurance premiums, when due, shall constitute a default, and that the Mortgagee may, at her 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.

The above described tract of land contains Twenty Nine and thirty five-one hundredths (29.35) acres, more or less.

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 Florence R. Cruikshank, her Heirs and Assigns forever. And we do hereby bind ourselves, our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Florence R. Cruikshank, her

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

And the said mortgagor s agree to insure comprehensive, fire and extended coverage, the house and buildings on said lot in a sum not less than Two Thousand (\$2,000.00) - - - - - Dollars in a company or companies satisfactory to the mortgagee and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee and that in the event that the mortgagor s shall at any time fail to do so, then the said mortgagee may cause the same to be insured in mortgagor's' name and reimburse herself for the premium and expense of such insurance under this mortgage, with interest.