

iron pin on the bank of said Road; thence along the line of a 4-acre tract now, or formerly, owned by L.B.Ferguson, S. 27-45 E. 699.7 feet to an iron pin on the rear line of the said L.B.Ferguson property; thence S. 61-00 W. along the line of Walter Griffin property, 184.8 feet to an iron pin; thence along the line of Ferguson property, N. 27-45 W. 715 feet to the beginning corner.

This is the same property conveyed to me by L. B. Ferguson, by deed dated Sept. 20, 1952, recorded in Vol. 469, page 46 in R.M.C. office, and also, an interest inherited from my mother, Mae D.Ferguson, who departed this life in November 1940.

This is a second mortgage over the above described property, first described; being second and junior to a first mortgage over same executed by me to John A. Park for the sum of \$1,000.00, recorded in Vol. 514, page 132 on Nov. 3, 1951; and this is a first mortgage over property last hereinabove described; but 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 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.

And the said mortgagor agree to insure comprehensive, fire and extended coverage, the house and buildings on said lot in a sum not less than Three Thousand (\$3,000.00) - - - - - 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 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 himself for the premium and expense of such insurance under this mortgage, with interest.