

The above described lot of land is a portion of the property conveyed to John H. Kellett and H. Hoke Smith by deed of E. C. King, dated January 31, 1941, recorded in Deed Book 306, page 330, the said H. Hoke Smith having conveyed his one-half undivided interest therein to the mortgagor by deed dated August 24, 1949, recorded in Deed Book 389, page 471.

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 R. E. Watkins,
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 R. E. Watkins,

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 mortgagor agrees to insure 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 shall at any time fail to do so, then the said mortgagee may cause the same
to be insured in his own name and reimburse himself
for the premiums and expenses of such insurance under this mortgage, with interest.