

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 E. E. Spehurch

his Heirs and Assigns forever.

And do hereby bind myself and my Heirs, Executors and Administrators to warrant and forever defend all and singular the said premises unto the said

E. E. Spehurch, 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 agrees to insure the house and buildings on said lot in the sum of not less than Five Thousand Three Hundred Dollars, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said E. E. Spehurch

and that in the event the mortgagor shall at any time fail to do so, then the said mortgagee

may cause the same to be insured in E. E. Spehurch's name and reimburse himself for the premium and expense of such insurance under this mortgage.

And the said mortgagor 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 costs and expenses which the said mortgagee 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.