

building (frame) 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 mortgagor to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and that the mortgagees may, at their 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 Oscar Hodges, Jr., and Sara S. Hodges, their

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 Oscar Hodges, Jr., and Sara S. Hodges,

their 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 s to insure comprehensive, fire and extended coverage, the house and buildings on said lot in a sum not

less than Fifteen Hundred (\$1500.00) - - - - - Dollars

in a company or companies satisfactory to the mortgagee s, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee s; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee s may cause the same

to be insured in mortgagor's name and reimburse themselves

for the premium and expense of such insurance under this mortgage, with interest.