

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

Ira T. Cousins, his 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

Ira T. Cousins, his heirs

and Assigns, from and against us and our

Heirs, Executors, Administrators and Assigns,

and all other persons

lawfully claiming, or to claim the same, or any part thereof.

AND IT IS AGREED, by and between the said parties that the said James C. Cousins and Eula F. Cousins,

their

Heirs, Executors or Administrators, shall and will procure fire and extended coverage insurance on the house and buildings on said premises in the amount of

Six Thousand and no/100 (\$6000.00) Dollars

in a company or companies acceptable to the mortgagee and shall keep the same insured against such loss or damage and assign the policy of insurance to the said

Ira T. Cousins

and in case that ~~xxx~~ they shall, at any time, neglect or fail to do, then the said

Ira T. Cousins

may cause the same to be insured in their name, and reimburse himself

for the premium and expenses of such insurance, together with interest on the amount so paid, at the rate of six (6%) per cent, per annum, from the date of such payment, under this mortgage.

AND IT IS FURTHER AGREED AND COVENANTED by and between the said parties, that until the debt hereby secured be

paid, the said Mortgagor s, their Heirs, Executors, Administrators or Assigns, shall and will pay all taxes on the property

hereby mortgaged, when due and payable, and in case they

fail to do so, the said mortgagee his heirs, Executors, Administrators or Assigns, may pay said taxes, together

with any cost or penalties incurred thereon, or any part thereof, and reimburse himself

for the same, together with interest on the amount so paid, at the rate of six (6%) per cent. per annum from the date of such payment, under this mortgage.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these Presents, that if

we the said James C. Cousins and Eula F. Cousins

do and shall well and truly pay, or cause to be paid, unto the said

Ira T. Cousins