

In the event that the mortgagee shall be required to pay any sums upon the note given by me to R. L. Brownlee, of even date herewith, or shall voluntarily make any payments which may be due and payable under said note, this mortgage shall secure him to the amount of his payments. At his option he may make demand upon me for all sums he may have paid upon said note, and if I do not pay the same within ninety days after such demand, then he may, at his option, institute foreclosure proceedings. If no such demand is made upon me, then this mortgage shall be due and payable six years from date. All amounts paid by my endorser shall bear interest at the rate of six per cent from the day of payment, and this amount shall be collectible as a part of this mortgage.

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 B. R. Keith, 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 B. R. Keith, 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 agree to insure the house and buildings on said lot in a sum not less than FIVE THOUSAND AND NO/100 ----- Dollars in a company or companies satisfactory to the mortgagee, and to 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 my name and reimburse himself for the premium and expense of such insurance under this mortgage, with interest.