

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 W. Roy Scarbrough
his Heirs and Assigns forever. And we do hereby bind ourselves and
our Heirs, Executors and Administrators to warrant and forever defend all and singular
the said Premises unto the said W. Roy Scarbrough

his Heirs and Assigns, from and against us and our
Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the
same or any part thereof.

And the said mortgagors agree to insure the house and buildings on said lot in a sum not less than
four hundred and fifty dollars (\$450.00) 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
his name and reimburse himself
for the premium and expense of such insurance under this mortgage, with interest.