

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

J.B. Williams his

Heirs and Assigns forever

And *I* do hereby bind *myself and my*

Heirs, Executors and

Administrators to warrant and forever defend all and singular the said premises unto the said

J.B. Williams his

Heirs, Executors, Administrators and

Assigns, from and against *me and my*

Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said _____ agree to insure the house and buildings on said lot in the sum of not less than _____ Dollars, and keep the same insured

from loss or damage by fire, and assign the policy of insurance to the said

and that in the event the mortgagor shall at any time

fail to do so, then the said

may cause the same to be insured in

name and reimburse

for the premium and expense of such insurance under this

mortgage.

And the said

M.L. Smith

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 cost and expenses which the said

J.B. Williams

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.