

a nail and cap in the cross roads; thence with the first-named county road, S. 67-23 W., 537.5 feet to the beginning corner, containing Three and No/100 (3.00) Acres, more or less.

This is the same property conveyed to the mortgagor by Miller C. Tapp by deed dated June 19, 1959, to be recorded herewith.

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 Vernon E. Duncan 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 Vernon E. Duncan,

his 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 agrees to insure the house and buildings on said lot in a sum not less than Five Hundred Thirty-Five 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 owner's name and reimburse owner for the premium and expense of such insurance under this mortgage, with interest.