

This is a first mortgage over the above described property, and there are no other mortgages, judgments, nor other liens or encumbrances over or against same prior to this mortgage.

This mortgage is given by us to obtain funds with which to erect and construct a residential, 6-room frame, building on the said described property, and same are to be used for said purpose and for no other purpose.

It is understood and agreed that the failure of the mortgagors to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and the mortgagee may, at her option, foreclose this mortgage or pay said items and add the same so paid, to the principal amount of the debt, and they shall bear interest at the same rate.

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 Maude H. Miller, her 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 Maude H. Miller, her

Heirs and Assigns, from and against ourselves 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 mortgagor agree to insure, comprehensive, fire and extended coverage, the house and buildings on said lot in a sum not less than One Thousand (\$1,000.00) - - - - - 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

mortgagors' name and reimburse herself for the premium and expense of such insurance under this mortgage, with interest.