

It is understood between the parties hereto that the within mortgage does constitute a second lien against the property herein described, a first lien being held by Tryon Federal Savings & Loan Association by virtue of a mortgage executed by Donald Henderson and wife, Viola R. Henderson to said Association dated May 29, 1964.

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 Jeannette A. Fine, 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 Jeannette A. Fine, her

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 mortgagor agree to insure the house and buildings on said lot in a sum not less than Six Thousand - - - - - 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 her

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