

This conveyance is made subject to a first mortgage given by Lewis E. Cook, Jr. and Ganell B. Cook to Fairlane Finance Company dated November 13, 1963 in the original amount of \$6,577.80 recorded in R.E.M. Book 940 at page 303.

A default in the terms and provisions of the aforesaid mortgage and in the promissory note secured thereby shall constitute a default in the terms and provisions of this mortgage and in the promissory note secured by this mortgage and the owner and holder hereof shall, at its option, have the right to declare the entire unpaid balance immediately due and owing.

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 **Homeowners Mortgage Company, Inc., its successors** ~~Heirs~~ and Assigns forever. And we do hereby bind ourselves and our successors and assigns ~~Heirs, Executors, Administrators~~ to warrant and forever defend all and singular the said Premises unto the said **Homeowners Mortgage Company, Inc., its successors**

~~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 **Seven Thousand One Hundred and no/100 (\$7,100.00)**-----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

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