

The borrower expressly waives the right to State Statute No. 45-88 through 45-96 - more specifically, waives the right to an appraisal and agrees that personal liability will exist for the full difference between the amount realized from judicial sale and the amount of the debt.

This being the same property conveyed to the mortgagor herein by deed of Ruth Lee Jordan, Leroy Timms, Jr., Lloyd W. Timms, Broadus Lee Carter, Mary Carolyn Carter, Sandra Jean Carter, Clark, and Ronnie Edward Carter, of even date, 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.

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said mortgagee(s) **its** heirs, successors and Assigns. And **I** do hereby bind myself and my Heirs, Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said mortgagee(s) heirs, successors and Assigns, from and against the mortgagor(s), **his** Heirs, Successors, Executors, Administrators and Assigns. and every person whomsoever lawfully claiming or to claim the same or any part thereof.

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