

BEGINNING at an iron pin on southern side of U. S. Highway # 176 which iron pin is 27.5 feet from the south side of the highway and running with said highway S 56-20 E 189.5 feet to iron pin; thence, leaving the highway and running S 21-06 W 132.5 feet to a point; thence, N 68-53 W. 124.5 feet to iron pin; thence N 2-45 E 188 feet to the point of beginning

This being the same property conveyed to mortgagors herein by Geraldine J. Andrews on October 5, 1977. Said deed 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

Geraldine J. Andrews, 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

Geraldine J. Andrews, 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 mortgagors agree to insure the house and buildings on said lot in the sum of not less than Thirty-eight Thousand/ Five Hundred (\$38,500.00) Dollars, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said Geraldine J. Andrews

and that in the event the mortgagor shall at any time

fail to do so, then the said Geraldine J. Andrews

may cause the same to be insured in her

name and reimburse herself

for the premium and expense of such insurance under this

mortgage.

And the said mortgagors agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said promissory note

together with all cost and expenses which the said mortgagor shall incur or be put to,

including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same

by demand of attorney or by legal proceedings.

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