cement block residential building and other improvements.

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

It is understood and agreed that the failure of mortgagors to pay any installment of taxes, insurance or public assessments, shall constitute a default, and the mortgagors may, at their 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.

State of Death Constance)

Jan Delander State Constance of the State Constance of the State of t

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 saidOscar Hodges, Jr., and Sara S. Hodges, their Heirs and Assigns forever. And We do hereby bindourselves, our

Heirs, Executors and Administrators to warrant and forever defend all and singular

the said Premises unto the said Oscar Hodges, Jr., and Sara S. Hodges, their

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.

comprehensive, fire and extended coverage,

And the said mortgagor S agree to insure the house and buildings on said lot in a sum not less than THREE THOUSAND (\$3,000.00) - - - - - - - - - - - - Dollars in a company or companies satisfactory to the mortgageeS, and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgageeS; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgageeS may cause the same to be insured in

mortgagors name and reimburse themselves

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