

encumbrances over or against same prior to this mortgage.

It is understood and agreed that the failure of the mortgagor to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and the mortgagee may, at his option foreclose this mortgage or pay said items and add the amount so paid to the principal amount of the debt and they shall bear interest at the same rate.

Subject to any and all recorded rights of way, easements and restrictions, but entitled to any and all rights and privileges, as to said property.

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 **Raymond Abercrombie**, his

Heirs and Assigns forever. And I do hereby bind myself, my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said **Raymond Abercrombie, his**

Heirs and Assigns, from and against myself and my

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 agree to insure the house and buildings on said lot in a sum not less than **Twenty Five Hundred (\$2500.00)** - - - - - 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

mortgagor's name and reimburse **himself**

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