in and to the above described lot to Nan Morrow Reese by deed recorded in the said Office on August 3, 1979 in Deed Book 1108, page 572. This being the same property which was conveyed to mortgagors herein by Nan Morrow Reese by deed which will be recorded forthwith in the said Office. For a more particular description see the aforesaid plat.

This is a second mortgage over the above described property. Woodruff Federal Savings and Loan Association has the first mortgage which was given to it by Nan Morrow Reese in the original sum of \$38,700.00 and which mortgage has been recorded in the said R. M. C. Office in R. E. Mtg. Book 1475, page 906.

TOCETHER 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 Nan Morrow Reese, Thomas H. Morrow, and Oma C. Morrow, Jr., their

Heirs and Assigns forever

And we do hereby bind ourselves and our Heirs, Executors and Administrators to warrant and forever defend all and singular the said premises unto the said

Nan Morrow Reese, Thomas H. Morrow, and Oma C. Morrow, Jr., their 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 herein agree to insure the house and buildings on said lot in the sum of not less than full insurable value Think, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said Nan Morrow Reese, Thomas H. Morrow, and Oma C. Morrow, Jr. and that in the event the mortgagors shall at any time fail to do so, then the said Nan Morrow Reese, Thomas H. Morrow, and Oma C. Morrow, Jr. may cause the same to be insured in Our

name and reimburse themselves for the premium and expense of such insurance under this mortgage.

And the said mortgagors herein agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said note together with all cost and expenses which the said mortgagees herein 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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