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

Julian Calhoun, his

Heirs and Assigns forever

And I do hereby bind myself and my

Heirs, Executors and

Administrators to warrant and forever defend all and singular the said premises unto the said,

Julian Calhoun, his

Heirs and Assigns, from and against me and my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said Clarence L. Lockhart agree S

to insure the house and buildings on

A

said lot in the sum of not less than full insurable value

Dallars, and keep the said insured

from loss or damage by fire, and assign the policy of insurance to the said Julian Calhoun

and that in the event of the mortgagor shall at any time

fail to do so, then the said

Mortgagee

may cause the same to be insured in his

name and reimburse

himself

for the premium and expense of such insurance under this

mortgage.

And the said Clarence L. Lockhart agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said together with all costs and expenses which the said Julian Calhoun 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.