

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 that the mortgagee may, at her option, foreclose this mortgage or pay said items and add the same so paid, to the principal amount of the debt and they shall draw interest at the same rate.

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 Annie L. Cannon, 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 Annie L. Cannon, her

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.

And the said mortgagors agree to insure, comprehensive fire and extended coverage, 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 mortgagee, and 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 mortgagors shall at any time fail to do so, then the said mortgagee may cause the same to be insured in mortgagors' name and reimburse herself for the premium and expense of such insurance under this mortgage, with interest.