

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.

This mortgage is given to obtain funds with which to make improvements to the said building on said premises, and same are to be so actually used and for no other purpose.

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 **Oscar Hodges, Jr., and Sara S. Hodges, their**  
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 **Oscar Hodges, Jr., and Sara S. Hodges, their**

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.