MCRTAGAGORS represent that they are the sole camers of the foregoing premises and that there is no encumbrance these on, except their mostgage of even date herewith to Liberty Life Insurance Company given to secure the payment of a loan of and that the lien of this mortgage is second to the lien of said mortgage to said company.

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 Roscoe L. Powers,

his 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 Roscoe L. Powers, his ----

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 mortgagor agree to insure the house and buildings on said lot in a sum not less than full insurable value thereof

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

name and reimburse

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