

Together with, all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in any wise incident or appertaining.

To Have and To Hold, all and singular, the said premises unto the said Shenandoah Life Insurance Company, Inc., its successors and assigns forever.

And I do hereby bind myself and my heirs, executors and administrators, to procure or execute any further necessary assurances of title to the said premises, and also to warrant and forever defend all and singular the said premises unto the said Shenandoah Life Insurance Company, Inc., its successors and assigns, from and against me and my heirs, executors and administrators, and all other persons lawfully claiming or to claim the same or any part thereof.

And It Is Agreed, by and between the parties hereto that the said Mortgagee or her heirs, executors or administrators, shall keep the buildings erected, or to be erected on said premises, insured against loss and damage by fire for the benefit of the said Mortgagee, for an amount not less than Three Thousand Dollars in such company as shall be approved by the said Mortgagee or its successors or assigns, and shall deliver the policy to the said Mortgagee, and in default thereof, the said Mortgagee or its successors or assigns may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with interest thereon from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurers, that the said Mortgagee or its successors or assigns, shall be entitled to receive from the aggregate of the insurance moneys to be paid, a sum equal to the amount of the debt secured by this mortgage.

And It Is Agreed, by and between the said parties that if the said Mortgagee or her heirs, executors or administrators shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said Mortgagee or its successors or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sum so paid, with interest thereon from the date of such payment.

And It Is Agreed, by and between the said parties that upon any default being made in the payment of the interest on the said Bond or of the Insurance premiums, or of the taxes, or of the assessments hereinabove men-

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