

It is understood and agreed that this mortgage is junior in lien to the following mortgages executed by the said R. C. Hipps, Jr., to the said B. C. Givens :

\$4,300.00 Mortgage executed Nov. 3, 1954, of record in Real Estate Mortgage Book 616, Page 33; \$400.00 mortgage executed April 15, 1946 of record in Real Estate Mortgage Book 675, Page 145 and \$3,724.33 Mortgage executed April 12, 1958, of record in Real Estate Mortgage Book 744, Page 175 - Said mortgages are still of full force and effect.

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 B. C. Givens

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 B. C. Givens

his Heirs and Assigns, from and against

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 Dollars

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 my

name and reimburse himself

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