

and inferior and subordinate to the payment of \$13,500.00 with interest thereon at the rate of 7%."

And the said Mortgagor binds herself, her heirs, personal representatives and assigns to warrant and forever defend all and singular the said premises unto the said Mortgaged, his heirs, personal representatives and assigns, forever, from and against herself, her heirs, personal representatives and assigns, and every person whomsoever lawfully claiming or to claim the same, or any part thereof.

Only such note as shall be certified by W. B. Bayliss, Mortgagee, by the signing of the certificate endorsed thereon shall be secured by this mortgage, or be entitled to any benefit or lien hereunder, and such certificate of W. B. Bayliss, mortgagee, shall be conclusive evidence that the notes so certified have been duly issued hereunder and are entitled to the benefit of the trust hereby created.

And it is hereby covenanted and agreed between the parties thereto, representing themselves, their heirs, personal representatives and assigns as follows, to-wit:

First: That the mortgagor agrees to pay the debt or sums of money, with interest thereon according to the true intent and meaning of the said promissory note, or any renewal thereof, or renewal of any part thereof, together with all costs and expenses which the said mortgagee, his heirs or assigns, shall incur or be put to, including attorneys fees of ten (10%) per cent. for collecting the said debt or sum of money, and in addition thereto reasonable attorney's fees for any litigation concerning the said debt or the premises herein before described, and the said mortgagee, his heirs or assigns shall have, in his discretion, authority, to employ all proper agents and attorneys for the recovery of the within mentioned debt, by foreclose or otherwise, pay for such services out of the proceeds of sale of said property, should a sale be made, and if no sale be made any sum so paid on account of such services shall be secured hereby and may be recovered in any suit or action hereupon or hereunder.

Second: That the mortgagor agrees to pay all taxes and charges assessed on said land before the same shall become delinquent and immediately

(over, next page)