

Beginning at an iron pin on the north side of Petigree Street, 71 feet and 8 inches from the north eastern intersection of Boyce Avenue and Petigree Street, joint corner of Lots Nos. 1 and 2, and running thence along the joint line of said lots N. 15- W. 126 feet and 1 inch to an iron pin in the line of a 10 foot alley; thence along the southern side of said alley, N. 76-45 E., 66 feet and 8 inches to an iron pin, rear joint corner of Lots Nos. 2 and 3; thence along the joint line of said lots, S. 15- E., 126 feet and 1 inch to an iron pin in the line of Petigree Street; thence along the northern side of said street, S. 76-45 W., 66 feet and 8 inches to the point of beginning.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

To Have And To Hold, all and singular the said premises unto the Mortgagee, its Successors and assigns, forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will pay the indebtedness as hereinbefore provided.
2. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month until the said note is fully paid, the following sums:
 - (a) If this mortgage and the note secured hereby are insured under the provisions of the National Housing Act and so long as