It is agreed between the parties hereto that this mortgage and the note secured thereby shall not be transferred or assigned but is to remain the property of the said Willie Flynn or her estate until paid.

It is further agreed that no interest is to be paid upon the note secured hereby, but instead thereof the said Willie Flynn is to remain an occupant of the premises as she now resides there, without rent, for the remainder of her life.

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 Willie Flynn

and her 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 Willie Flynn and her

Heirs and Assigns, from and against ourselves and our

Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.