encumbrances over or against same prior to this mortgage.

This mortgage is executed subject to the restrictions set forth in deed of said property by Riverside Land Co., to h. L. Jubin, dated Sept. 18, 1912, recorded in Vol. 2 at page 111 in said R. M. C., office.

It is understood and agreed that the failure of the mortgagor to pay any installment of taxes, public assessments or insurance, premiums, when due, shall constitute a default, and that the mortgagee may, at his option, foreclose this mortgage or pay said items and add the same so paid to the principal amount of the debt, and they shall bear interest at the same rate.

This mortgage covers and is intended to cover any and all buildings and improvements now on said premises as well as any and all additions thereto and to be made thereto.

The es. L. Nort's Bly James M. Dilpellin on Co-Expenses

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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 E. A. Gilfillin,

his

Heirs and Assigns forever. And I do hereby bind myself, my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said

Premises unto the said E. A. Gilfillin, his

Heirs and Assigns, from and against myself and my

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