bank of branch, said black gum being in the rear line of Lot No. 12; thence along the line of Lot No. 12, N. 35-30 E. 113 feet to an iron pin at joint rear corner of Lots Nos. 11 and 12; thence with the line of Lot No. 11, N. 43-30 W. 457.4 feet to an iron pin on the southeast edge of a County Road, first above mentioned; thence along the southeast edge of said Road, S. 51-30 W. 326.4 feet to the beginning corner. This is the same property conveyed to me by M. P. Knox by deed dated March 23, 1950, recorded in Vol. 405 at page 272 in said R. M. C. office.

This is a first mortgage over the above described property, and there are no other mortgages, judgments, nor other biens or encumbrances over or against said property prior to this mortgage.

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.

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 William G. Sirrine,

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 William G. Sirrine, 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.