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 before mentioned unto the said

W. H. Phillips, Sr., his

Heirs and Assigns forever

And I do hereby bind myself and my Heirs, Executors and Administrators to warrant and forever defend all and singular the said premises unto the said

W. H. Phillips, Sr., his

Heirs and Assigns, against MO and My Heirs, Exe

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

And the said mortgagor agrees to insure the house and buildings on said lot in the sum of not less than Dollars, and keep the same insured from loss or damage by

fire, and assign the policy of isurance to the said morgagee

and that in the event the mortgagor shall at any time fail to do so, then the said mortgagee

may cause the same to be insured in mortgagee's name and reimburse mortgagee (s) for the premium and expense of such insurance under this mortgage.

And the said mortgagor agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said Note

together with all costs and expenses which the said mortgagee shall incur or be put to, including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.

And the said mortgagor hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

Olin Farmon Com Son 2000