

of the said Road, the point of beginning. It being understood and agreed that the center of the said branch along the western boundary of the above described property is the line.

From the above mentioned and described 6.8 acres, I have made two (2) conveyances, leaving Four (4) acres, more or less, which is covered by this mortgage, said two conveyances being as follows: (1) to Christine Herman Johnson, two acres, more or less; and (2) to Essie B. Hudson, an acre, more or less; deeds recorded in R.M.C.office.

On the 4 acres, more or less, covered by this mortgage, there is located a 3-room frame residential building and other improvements.

The above described property was conveyed to me by Clark and Ponease P. Johnson by deed dated Oct.13,1947,recorded in Vol. 324,page 174 in the R.M.C.office.

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

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 W. A. Smith, 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 W. A. Smith, 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.

And the said mortgagor agrees to insure the house and buildings on said lot in a sum not less than One Thousand (\$1,000.00) - - - - - Dollars comprehensive, fire and extended coverage, in a company or companies satisfactory to the mortgagee, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in mortgagor's name and reimburse himself for the premium and expense of such insurance under this mortgage, with interest.