

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 P. D. KARSTEN, JR. and wife, CONSTANCE I-B KARSTEN, their heirs and assigns forever.

And I do hereby bind myself and my heirs, executors and administrators, to procure or execute any further necessary assurances of title to the said premises, and also to warrant and forever defend all and singular the said premises unto the said P. D. Karsten, Jr. and wife, Constance I-B Karsten, their heirs and assigns, from and against myself and my heirs, executors and administrators, and all other persons lawfully claiming or to claim the same or any part thereof. And it is agreed, by and between the parties hereto, that the said mortgagor, her heirs, executors or administrators, shall keep the buildings erected, or to be erected on said premises, insured against loss and damage by fire, with loss made payable to the said mortgagees, for an amount not less than \$1,250.00 in such company as shall be approved by the said mortgagees, their executors, administrators or assigns, and shall deliver the policy to the said mortgagees, and in default thereof, the said mortgagees, their executors, administrators or assigns may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with interest thereon from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurers, that said mortgagees, their executors, administrators or assigns, shall be entitled to receive from the aggregate of the insurance moneys to be paid, a sum equal to the amount of the debt secured by this mortgage. And it is agreed, by and between the said parties, that if the said mortgagor, her heirs, executors or administrators shall fail to pay all and any taxes and assessments upon the said