

by deed of record in said Office in Deed Book 469, Page 339.

It is understood and agreed that this mortgage is junior in lien to a certain mortgage executed by the mortgagor to W. E. Gray on February 2, 1953, in the principal amount of \$6,000.00, of record in said Office in Mortgage Book 552, Page 454;; said mortgage being of full force and effect.

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 **Volona P. Gray**

her 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 **Volona P. Gray**

her Heirs and Assigns, from and against **me 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 agree to insure the house and buildings on said lot in a sum not less than **full insurable value** Dollars in a company or companies satisfactory to the mortgagee, and to 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 **my** name and reimburse **herself**

for the premium and expense of such insurance under this mortgage, with interest.