er; thence N 26-50 E nine hundred thirty-two (932) feet to iron pin on J.W.Ross(line, and also corner Tract #2; thence N 86 W eight hundred eightythree (883) feet to the beginning corner, containing thirteen and four-one-hundredths (13.04) acres, more or less, and being Tract #1 of lands of James W. Powell as shown on plat prepared by H. S. Brockman, March 20th, 1930, and a part of the tract conveyed by Geo. W. Stewart, May 16-1998, and recorded in Vol. EEE page 785.

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 Vernon Duncan, 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 Vernon Duncan, 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 the full insurable value thereof in - - 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 owner's name and reimburse

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