

West side of Highway No. 291; thence along the West side of said Highway S. 22-00 W. 115 feet to point of beginning.

The above described lot of land is a portion of the property conveyed to John H. Kellett and H. Hoke Smith by deed of E. C. King, dated January 31, 1941, recorded in Deed Book 306, page 330, the said H. Hoke Smith having conveyed his one-half undivided interest therein to the Mortgagor, John H. Kellett, by deed dated August 24, 1949, recorded in Deed Book 389, page 471.

This mortgage is given to consolidate two prior mortgages from me to R. E. Watkins, namely: Mortgage in the amount of \$4,000.00, dated August 31, 1951, and Mortgage in the amount of \$2,000.00, dated February 28, 1955, which two said mortgages are to be satisfied and cancelled of record.

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 R. E.

Watkins, 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 R. E. Watkins, his

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 Ten Thousand (\$10,000.00) Dollars 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 his name and reimburse himself for the premium and expense of such insurance under this mortgage, with interest.