the Log Shoals Road and the Standing Springs Road, the beginning point.

The above described property is the same conveyed to me by

James Wilson, Jr., by his deed dated July 29, 1955, recorded in said

R.M.C.office.

There is located on the above described property a residen-

tial buildings and other improvements.

This is a second mortgage over the above described property, being second and junior to a first mortgage over same executed by me to John A. Park on April 7, 1956, recorded in R. M. C. office in Vol. 674 at page 140; but there are no other mortgages, judgments, nor other liens or encumbrances over or against said property prior to this mortgage.

It is understood and agreed that the failure of the mortgagor to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default, and that the mortgagee may, at his option, foreclose this mortgage or pay said items and add the same so paid, to the principal amount of the debt and they shall bear interest at the same rate.

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 John A. Park, 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 John A. Park, 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 agree **S** to insure/the house and buildings on said lot in a sum not less than Two Thousand (\$2,000.00) - - - - - - - - - - - - - - - - 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

mortgagor's name and reimburse himself

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