of Lots Nos. 31 and 32; thence with the line of Lot No. 31, S. 48-52 W. 175 feet to the beginning corner.

This being the same property conveyed to Mortgagors by deed of J. Cleo Roper, the same to be recorded.

It is understood and agreed that this mortgage is junior in lien to mortgage held by the Shenandoah Life Insurance Company in the original sum of \$9,000.00.

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 J. C. Roper, d.b.a.., Southern Motor Finance Company, his Heirs and Assigns forever. And we do hereby bind our selves

and our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said J.C.Roper, d.b.a., Southern Motor Finance Company,

his Heirs and Assigns, from and against ourselves or our

Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the

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

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

name and reimburse

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