

The Mortgagor shall have the privilege of paying the whole or any part of the principal sum secured by this mortgage at any time.

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 William D. McNeill,
 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 William D. McNeill,

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 agrees to insure the house and buildings on said lot in a sum not less than
 Eleven thousand Five Hundred Thirty-Seven and 50/100 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
 his name and reimburse himself
 for the premium and expense of such insurance under this mortgage, with interest.