BEGINNING at an iron pin on the south side of Gallivan Street at the joint corner of said property, now or formerly belonging to Standard Oil Company and running along the south side of said Gallivan Street, S. 65-30 E. 165.6 feet to an iron pin at the corner of lot 4; thence along the line of that lot S. 24-30 W. 152 feet, more or less, to an iron pin in the center of a branch; thence along said branch on a line approximately N. 72-00 W. 250.7 feet to an point on the east side of North Main Street where said branch enters culvert under said street; thence along the east side of said North Main Street N. 20 E. 57.5 feet to an iron pin at the corner of lot 1; thence along the line of said lot S. 65-30 E. 100 feet to an iron pin at the rear corner of lot 1, in the line of lot 2; thence along the line of lot 1. N. 20-00 E. 125 feet to the beginning corner.

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 Volona P. Gray,

her Heirs and Assigns forever.' And we do hereby bind ourselves and

our Heirs, Executors and Administrators to warrant and forever defend all and singular

the said Premises unto the said Volona P. Gray, her

Heirs and Assigns, from and against us and our

Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the said mortgagor s agree to insure the house and buildings on said lot in a sum not less than

Twelve Thousand (\$12,000.00)

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 herself

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