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It is understood and agreed that this mortgage is junior to that held by Shenandoah Life Insurance Company in the original amount of \$10,000.00 recorded in Mortgage Book 929, at Page 71.

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 ourselves 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 us or 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 agree to insure the house and buildings on said lot in a sum not less than the amount necessary to satisfy both mortgages on the house ~~x Dollars~~ in a company or companies satisfactory to the mortgagee s, and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee s; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee s may cause the same to be insured in

in the mortgagor's name and reimburse themselves for the premium and expense of such insurance under this mortgage, with interest.