

of beginning. This being the same property conveyed to mortgagor herein by M. L. Knight by deed recorded in the R. M. C. Office for said County in Deed Book 731, page 564.

This is a second mortgage over the above described property. Woodruff Federal Savings and Loan Association holds the first mortgage which was given to it by mortgagor herein in the original sum of \$15,000.00 and which mortgage will be recorded forthwith in the said R. M. C. Office.

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

M. L. Knight, 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

M. L. Knight, 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 agree to insure the house and buildings on said lot in the sum of not less than Dollars, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said

and that in the event the mortgagor shall at any time fail to do so, then the said

may cause the same to be insured in name and reimburse for the premium and expense of such insurance under this mortgage.

And the said Alvin V. Terry agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said note

together with all cost and expenses which the said M. L. Knight shall incur or be put to, including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.