

It is expressly understood that the foregoing is a junior and subordinate lien to a first mortgage held by Tryon Federal Savings & Loan Association.

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 ROBERT L. FORD and ANNIE P. FORD, their Heirs and Assigns forever. And we do hereby bind ourselves,

our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said ROBERT L. FORD and ANNIE P. FORD,

their 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 mortgagors agree to insure the house and buildings on said lot in a sum not less than  
- - - - Two Thousand - - - - - Dollars  
in a company or companies satisfactory to the mortgagees, 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 mortgagees may cause the same to be insured in some reputable insurance company in their

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