

to the point of beginning. For a more particular description, reference is hereby specifically made to the aforesaid plat. This is a portion of the property conveyed to Edward C. Bailey by Elmer S. Wilson, Inc., by deed recorded in said Office on March 25, 1983, in Deed Book 1185 at page 50, and the same property conveyed to the Mortgagee herein by Edward C. Bailey by deed to be recorded forthwith in said Office, and the same property conveyed to the Mortgagors herein by the Mortgagee herein by deed to be recorded forthwith in said Office.

This is a Second Mortgage over the above described property. Woodruff Federal Savings and Loan Association has a First Mortgage over the above described property in the original amount of \$32,000.00 given to it by Sanford Croal Ballew and Tammy Koon Ballew, which First Mortgage is recorded in said R.M.C. Office in R. E. Mtg. Book 1619 at page 86.

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

Riddle Bros. & West Builders, Inc., its Successors

Heirs and Assigns forever

And We do hereby bind ourselves and our Administrators to warrant and forever defend all and singular the said premises unto the said

Riddle Bros. & West Builders, Inc., its Successors

~~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 the sum of not less than the full insurable amount ~~thereof~~ and 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 the mortgagors shall at any time fail to do so, then the said Riddle Bros. & West Builders, Inc.,

may cause the same to be insured in Mortgagors' names ~~therein~~ and reimburse itself for the premium and expense of such insurance under this mortgage.

And the said Mortgagors agree ~~therein~~ 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 Mortgagee 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.

