lots # 2 and 3; thence along the line of lot # 3, N. 74-09 E. 227 feet to an iron pin on the right-of-way of the New Buncombe Road, joint corner of lots # 2 and 3; thence along the line of said New Buncombe Road, S. 39-10 E. 75 feet, to an iron pin, the beginning corner; being the same premises conveyed to Ruth B. Mauldin by G.D. Robinson by deed dated April 15, 1948, recorded in Book of Deeds 343 at Page 413."

The mortgagor agrees to pay all insurance premiums, taxes and public assessments when due and that on her failure to do so the mortgagee may, at its option, foreclose this mortgage or pay said items and any item so paid shall become a part of the principal debt and bear interest at the same rate.

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 Mortgagee and his successors in office Hers and Assigns forever, And I do hereby bind myself, my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto said

Mortgagee and his successors in office here and Assigns, from and against me and my

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