

practically completed, and to which an additional two rooms are to be added, constructed and completed; and the funds obtained under and by this mortgage are to be used for the construction of said building and for completion of same into and as a five room dwelling, and for no other purpose; and said funds are so being actually used, and this mortgage covers and is to cover all of said five room building.

This is a first mortgage over the above described property, and there are no other mortgages, judgments, nor other liens or encumbrances over or against same prior to this mortgage.

It is understood and agreed that the failure of the mortgagor to pay any installments of taxes, public assessments or insurance premium, when and as due, shall constitute a default, and that the mortgagee may, at his option, foreclose this mortgage or pay said items and add the same so paid, to the principal amount of the debt, and they shall 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 **John A. Park, his**

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 **John A. Park, his**

Heirs and Assigns, from and against **ourselves and our**

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