12.22

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The mortgagers agree that they will earry life insurance on the life of the mortgager, Howard W. Young, in a company satisfactory to the mortgages, in the amount of \$8,000.00 so long as there remains any amount due on the note secured by this mortgage, designating the mortgages herein as seneficiery under said policy; in case the mortgagers should fail to do so at any time, it shall constitute a default under the terms of the mortgage; and upon the failure of the mortgagors to pay the premiums therefor, the mortgagee may, at her option, pay said prefiums and all sums so advanced by the mortgagee with interest thereon from the date of the said advance at six (6%) percent per annum, shall become a part of the mortgage debt.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD	all and singular the said Premises unto the said Bessie No	rris Tilman,
	heirs, successors and Assigns. Anddo hereby	
and our	Heirs, Executors and Administrators to warrant and fore	-
the said Premises unto the said	- · · · · · · · · · · · · · · · · · · ·	_
Assigns, from and against	ourselves and our	Heirs, Executors
Administrators and Assigns, and	every person whomsoever lawfully claiming or to claim the same o	r any part thereof

and pet over the within mortgage and the mate which were to the First Maternal Bakes y and which