Deed Book 200, at page 117, this being the same property conveyed to Charles C. Stratford by deed dated June 4, 1942, and recorded in Deed Book 245, page 153.

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 before mentioned unto the said

Tryon Bank and Trust Company, its successors

Mak and Assigns forever.

And I do hereby bind

myself and my

Heirs, Executors and

Administrators to warrant and forever defend all and singular the said premises unto the said.

Tryon Bank and Trust Company, its successors

Heirs and Assigns, against

me and

my

Heirs, Executors, Administrators and

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

And the said mortgagor agrees to insure the house and buildings on said lot in the sum of not less than Five Thousand & 00/100 (\$5000.00) - Dollars, and keep the same insured from loss or damage by fire, and assign the policy of isurance to the said morgagee

and that in the event the mortgagor sha

shall at any time

fail to do so, then the said mortgagee

may cause the same to be insured in mortgagee's

name and reimburse mortgagee (s) for the premium and expense of such insurance under this mortgage.

And the said mortgagor agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said note

ney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.

And the said mortgagor hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.