and there are no other mortgages, judgments, nor other liens or encumbrances over or against the same, prior to this mortgage.

It is understood and agreed that the failure of the mortgagors to pay any installment of taxes, public assessments or insurance
premiums, when 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 bereby 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 our selves and our Heirs, Executors, Administrators and Assigns, and every person whomsdever lawfully claiming or to claim the