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

W. H. Alford and Ruby O. Cordell, their

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 mortgagee, their Heirs and Assigns, from and against us, our Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And III. Ithe said mortgagor—, agree to insure the house and buildings on said land for not less than

Face amount of this mortgage

Dollars, in a
company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss
or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the
policy or policies of insurance payable to the mortgagee, and that in the event

I shall at any time fail
to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed
for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor to pay
any insurance premium or any taxes or other public assessment, or any part thereof, the mortgagor may, at his
option, declare the full amount of this mortgage due and payable.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if I the said mortgagor , do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note , then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.