recorded in Vol. 649, page 274 in R.M.C. office on Aug. 23, 1955; but 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 mortgagors to pay any installment of taxes, public assessments or insurance premiums, when due, shall constitute a default and mortgagee may, at his option, foreclose this mortgage or pay said items and add the amount 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.

mortgagors' name and reimburse himself

for the premium and expense of such insurance under this mortgage, with interest.