

TO HAVE AND TO HOLD, all and singular, the said Premises unto the said J. D. Whitesides, his heirs and assigns forever.

And I do hereby bind myself, my Heirs, Executors and Administrators, to warrant and forever defend all and singular the said Premises unto the said J. D. Whitesides, his Heirs and Assigns, from and against me and my Heirs, Executors, Administrators and Assigns lawfully claiming, or to claim the same, or any part thereof.

And it is agreed by and between the said parties that in case of default in any of the payments of interest or principal as herein provided for, the whole amount of the debt secured by this mortgage shall become due and payable at once.

And it is further agreed by and between the said parties that the said Frances Ruth Vaughan, her heirs, executors or administrators, shall and will insure the house and buildings on said lot, and keep the same insured from loss or damage by fire, and assign the policy of insurance to the said J. D. Whitesides and in case that he or his assigns shall, at any time, neglect or fail so to do, then the said J. D. Whitesides may cause the same to be insured in his name, and reimburse himself for the premium and expenses of such insurance, together with interest on the amount so paid, at the rate of six per cent per annum, from the date of such payment, under this Mortgage.

And it is Further Agreed and Covenanted, by and between the said parties, that until the debt hereby secured be paid, the said Mortgagor, her Heirs, Executors, Administrators or Assigns, shall and will pay all taxes on the property hereby mortgaged, when due and payable, and in case said Frances Ruth Vaughan fails to do so, the said Mortgagee, his Executors, Administrators or Assigns, may pay said taxes, together with any costs or penalties incurred thereon, or any part thereof, and reimburse himself for the same, together with interest on the amount so paid, at the rate of six per cent, per annum, from the date of such payment, under this Mortgage.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these Presents, that if I the said Frances Ruth Vaughan do and shall