It begins at or near the center of a county road adjoining property of Maurice Berry and runs thence S. 57-30 W. 741 feet to stone; thence S. 12-45 W. 1336 feet to stone; thence S. 39 W. 614 feet to corner on Little Reedy Fork Creek; thence up the said creek as a line between the property being here described and a 17.50 acre parcel shown on the plat N. 50-3 E. 419 feet to a corner at or near the mouth of a branch. In Little Reedy Fork Creek; thence up Reedy Fork Creek due north 610 feet to a bend therein; thence continuing along said creek N. 13 E. 400 feet to stake on lands of T. E. Coker; thence N. 59-45 E. 254 feet to stake; thence N. 27 E. 254 feet to stake; thence N. 16 E. 237 feet to stake; thence N. 24 E. 704 feet to stake; thence N. 47 E. 447.5 feet to stake on or near the eastern edge of a county road; thence S. 41-45 E. 810 feet along the road to the beginning corner with reference being here made to the Riddle plat which is entitled "Property of J. T. Garrett" for a more particular description.

This is the same property this day conveyed to me by the said W. J. Richards and this obligation is made to secure funds with which to pay a balance due on the purchase price and this mortgage is executed concurrent with the execution of the deed.

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. J. Richards and his Heirs and Assigns forever. And I do hereby bindmyself and my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said W. J. Richards and his

Heirs and Assigns, from and 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 agree to insure the house and buildings on said lot in a sum not less than Eighty Five Hundred (\$8500.00)

Dollars in a company or companies satisfactory to the mortgagee , and to keep the same insured from loss or damage by fire, and assign the policy of insurance to the said mortgagee ; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in

his name and reimburse himself

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