

Surveyor, on August 20, 1909, a copy of said plat being on file with The Federal Land Bank of Columbia, and bounded now or formerly as follows. North by lands of McB. Thompson; East by lands of McB. Thompson and J. D. Lindsay, South by lands of J. D. Lindsay, and West by lands of J. L. Lindsay.

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 said second party, its successors and assigns forever. And said first parties hereby bind themselves and their heirs, executors, administrators and assigns, to warrant and forever defend all and singular the said premises unto said second party, its successors and assigns, from and against said first parties and their heirs, executors, administrators and assigns, and all other persons whatsoever lawfully claiming or to claim the same or any part thereof.

Provided Always, Nevertheless, and it is the true intent and meaning of the parties to these presents, that if said first parties shall well and truly pay or cause to be paid, unto said second party, its successors or assigns, the said debt or sum of money with interest thereon as aforesaid, and shall perform all conditions and covenants according to the true intent and meaning of said note and this mortgage, then this mortgage shall cease, determine and be utterly null and void, otherwise it shall remain in full force and effect.

For the consideration aforesaid, it is covenanted and agreed by first parties to and with second party as follows:

1. First parties will insure and keep insured, any building on said property, or which may hereafter be erected thereon, as may be required by second party, from time to time, against loss or damage by fire or windstorm, in an amount, and in such company, as shall be satisfactory to the second party, the loss, if any, to be payable to second party, as its interest may appear at the time of the loss, and will deliver the policy of insurance to the second party, and will promptly pay when due all premiums for such insurance. If any building on said premises so insured shall be destroyed or damaged by fire or windstorm, the amount collected for insurance shall be applied, at the election of second party, either to the payment of the debt secured by this instrument, in the inverse order of the maturity date of the installments, or to the reconstruction of the building so destroyed or damaged.

2. First parties will pay all taxes, assessments, and other governmental charges, and all judgments, that may be levied or assessed upon or against the property herein mortgaged, or that may be or become a lien thereon, when

Over.