thence with the joint property line of said two lots, S-4-20 Whone hundred ninty-seven and five-tenths (197.5) feet to an iron pin at the joint rear corner of said last mentioned two lots; thence S 77-15 E seventy (70) feet to an iron pin at the joint rear corner of Nos. 24 and 25 lots as shown on said plat; thence with the joint property line of said last two mentioned lots, N 8-35 E one hundred forty-two and two-tenths (142.2) feet to the beginning point; and bounded on the North by Mountain View Avenue; East by Mountain View Avenue, and by said lot #25; South by lands of Unknown parties, and West by lot #23, and being a part of the property conveyed to W Dennis Smith and H.J. Waters by deed reworded in Deed Book 482 at page 493.

This property is subject to the restrictions as set forth in deed of Geanie L. Caldwell to W. Dennis Smith and H. J. Waters recorded in RMC office in Beed Book 411 page 122; and also is the same property conveyed to the grantors herein by deed of J. Louis Coward by deed dated April 3rd, 1959, and recorded in RMC office in Deed Book 621 page 308.

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 Ratterree-James Insurance Agency, its successors, and Assigns forever. And we do hereby bind ourselves and cur

Heirs, Executors and Administrators to warrant and forever defend all and singular

the said Premises unto the said Ratterree-James Insurance Agency, its successors,

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.

And the said mortgagor **S** agree to insure the house and buildings on said lot in a sum not less than the full insurable value thereof in amount of - - - 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 owners!

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