

The lot of land herein described is shown and designated as Lot Number Seven on plat of property of Shumate recorded in Deed Book ZZ at page 51, reference to which is hereby made, and is the same property conveyed to M.A.Parnell by deed of Mrs.Iva Saylor, dated August, 1952 and recorded in the R.M.C.office in Deed Book 461 at page 537.

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 Mrs.Elizabeth B. Ricketts, her

Heirs and Assigns forever. And I do hereby bind myself and my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Mrs.Elizabeth B.Ricketts, her

Heirs and Assigns, from and against myself 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 Twenty-five Hundred 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 herself

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