BOOK 1157 PAGE 386

herein by Callie C. Gravely and Vallie C. Vaughn by deed recorded in the said office in Deed Book 811, page 604. And being the same property which was conveyed to mortgagor herein by mortgages herein by deed which will be recorded forthwith in the said office.

This is a second montgage over the above described property. Woodruff Federal Savings and Loan Association holds the first mortgage which was given to it by Jacob R. Pruitt and Rosemary O. Pruitt in the original sum of \$19,000.00 and which mortgage has been recorded in the said office in R. E. Mtg. Book 1047, page 648.

This is a purchase money mortgage.

It is agreed between Rosemary O. Pruitt and Jacob R. Pruitt and Elmer S. Wilson that the closing costs in the amount of \$225.53 will be advanced by Elmer S. Wilson and that this sum will be deducted from his note and mortgage to Rosemary O Pruitt and Jacob Pruitt in the amount of \$6,324.42, as evidenced by this mortgage.

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

Jacob R. Pruitt and Rosemary O. Pruitt, their

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

Jacob R. Pruitt and Rosemary O. Pruitt, their

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 Elmer S. Wilson agrees to insure the house and buildings on said lot in the sum of not less than full insurable value the house and buildings on from loss or damage by fire, and assign the policy of insurance to the said Jacob R. Pruitt and Rosemary O. Pruitt and and that in the event the mortgagor shall at any time

fail to do so, then the said Jacob R. Pruitt and Rosemary O. Pruitt

may cause the same to be insured in my

name and reimburse themselves

for the premium and expense of such insurance under this

mortgage.

And the said Elmer S. Wilson agrees to pay the said debt or sum of money, with interest thereon, according to the true intent and meaning of the said note together with all cost and expenses which the said mortgages herein shall incur or be put to, including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same by demand of attorney or by legal proceedings.