business in this State, for the benefit of said party of the second part, and cause the policy or policies thereof to be so indorsed, that any claim for loss that may arise thereunder, shall be payable to said party of the second part her indorsees, executors, administrators or assigns, and in default thereof, the said party of the second part, her indorsees, executors, administrators or assigns, may effect said insurance in the name of said party of the first part her heirs, devisees or assigns with an indorsement as aforesaid, and the premium or premiums, costs charges and expenses for effecting the same together with six per cent. per annum interest thereon from the date of the payment of the same, shall be an additional lien on said mortgaged property and may be enforced and collected, together with the interest thereon, as aforesaid, in the same manner as the principal debt hereby secured.

And the said party of the first part, for herself and her heirs executors and administrators, does covenant and agree to and with the said party of the second part, her heirs assigns and indorsees, that at the time of the ensealing and delivery hereof is well seized of the premises above conveyed, as of a good, sure perfect, absolute and indefeasible estate of inheritance in fee simple, and has good right, full power, and lawful authority to grant, bargain, sell and convey the same, in manner and form as aforesaid; and that the same are free and clear of all incumbrances; and that they will forever warrant and defend the same described tract of land unto the said party of the second part her heirs, assigns and indorsees, against all and every person or persons claiming or to claim the same, or any part or portion thereof. This Mortgage is subject and second to one mortgage for twenty two hundred (2200.00) Dollars now of record on which there is a balance unpaid of Five hundred (500.00) Dollars