

my pay and title. This mortgage to said Southern Building and Loan Association, and I do hereby agree to pay to said Association the principal of this mortgage with interest thereon as herein provided and as also to indemnify and hold said Association harmless from and against all claims, damages, losses and expenses, and all costs and charges which may be incurred by said Association in the enforcement of this mortgage, and I do hereby agree to pay to said Association the principal of this mortgage with interest thereon as herein provided and as also to indemnify and hold said Association harmless from and against all claims, damages, losses and expenses, and all costs and charges which may be incurred by said Association in the enforcement of this mortgage.

of Huntsville, Alabama, and their successors in fee simple forever.

And I, the said Mrs. E. McDougall, for myself, my heirs, executors and administrators, Covenant to warrant and defend the title to said premises with said Southern Building and Loan Association of Huntsville, Alabama and their successors against the lawful claims and demands of any and all persons whomsoever.

And that said property is wholly unincumbered.

Now, the above instrument is intended as a mortgage, the conditions of which are these:

That whereas said Mrs. E. McDougall, by his Application, dated February 12<sup>th</sup>, 1890, has applied to said Southern Building and Loan Association for a loan of (\$760.00) seven hundred and fifty Dollars, which said amount has been duly loaned to him upon the conditions and according to the tenor of his said application. Know then that if said Mrs. E. McDougall shall well truly pay said amount loaned,

viz, (\$760) six years from the date of this instrument with five (5%) per cent interest per annum from date and (5%) five per cent annual premium, each payable according to the terms of his said application, and the bylaws of said Southern Building and Loan Association of Huntsville, Alabama, and the terms of his certain bond for \$760.00 of even date herewith, and shall furthermore insure said property in some reliable insurance company in an amount fully covering said amount loaned, said insurance policy to be for the benefit of said Southern Building and Loan Association, then this obligation to be null and void, else to remain in full force and virtue.

And it is furthermore agreed and understood that in the event of a foreclosure of this mortgage, said Mrs. E. McDougall shall pay unto said Association all costs and reasonable Attorney's fee incurred by reason of said foreclosure, the same to be included in and with said mortgage and covered by same, and said property held subject under this mortgage to payment of same.

In witness whereof I have hereunto set my hand and seal this the 15<sup>th</sup> day of July A.D. 1890.  
 In presence of  
 W. E. McDougall (Seal)  
 C. J. Prewitt

Sum & sub to before me the 9<sup>th</sup> day of July 1892