394 at page 193.

This Mortgage is second and junior to that certain mortgage given by Jim Smith to Mrs. Elizabeth B. Ricketts, dated June 1, 1955, and recorded in Mortgage Book 640 at Page 286.

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 and 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 and 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.