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This mortgage covers and is intended to cover any and all buildings and improvements now on said premises, with any and all additions thereto, and any and all buildings and improvements to be constructed thereon and made thereto, with any and all additions thereto, and is a construction 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 J.R.Anderson, his Heirs and Assigns forever. And I do hereby bind myself, my Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said J. R. Anderson, his

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.