

The within described tract of land is the identical tract as conveyed to W. L. Barbrey by Fred L. Howard by deed of even date with this instrument and not yet recorded and this mortgage is being given to secure a balance due on the purchase price of said tract of land, delivery being concurrent with the delivery of that deed.

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 **Fred L. Howard,**
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 **Fred L. Howard, his --**

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.