This mortgage covers and is intended to cover any and all buildings now on said premises and any and all buildings to be erected thereon, as well as any and all additions thereto, and the funds obtained by this mortgage are to be used for the purpose of erecting and constructing improvements on said premises and for no other purpose. And this is a construction mortgage. And said improvements are to be made at once.

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 G. W. Bridwell, 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 G. W. Bridwell, 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.