

encumbrances over or against same prior to this mortgage.

This mortgage is executed in order to obtain funds with which to construct a residential building and other improvements on said property and same are so being used for said purpose and for no other purpose and this 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 W. Frank Lunsford,
his Heirs and Assigns forever. And we do hereby bind ourselves, our
Heirs, Executors and Administrators to warrant and forever defend all and singular the said
Premises unto the said W. Frank Lunsford, his

Heirs and Assigns, from and against ourselves and our
Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the
same or any part thereof.

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