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.L.Duncan, his Heirs and Assigns forever. And We do hereby bind us

& our Heirs, Executors and Administrators to warrant and forever defend all and singular

the said Premises unto the said W.L.Duncan, his

Heirs and Assigns, from and against us and our

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

Mortgag**ee**

name and reimburse

for the premium and expense of such insurance under this mortgage, with interest.