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Together with all and singular, the improvements thereon and 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 property before mentioned unto the said Grantee(s) and to the Heirs and Assigns of said Grantee(s), forever.

Grantor and his successors in such office, as such, shall warrant and defend the said property against every person lawfully claiming, or to claim, the same or any part thereof by, through or under Grantor.

IN WITNESS WHEREOF, Grantor, on the 14th day of December, A.D. 1978, has caused this instrument to be signed and sealed in his name and on his behalf by the undersigned Loan Guaranty Officer, being thereunto duly appointed, qualified and acting pursuant to sections 212 and 1820 of title 38, U.S. Code, and section 36: 4342 of the Regulations pursuant thereto, as amended, and who is authorized to execute this instrument.

SIGNED, SEALED, AND DELIVERED
IN PRESENCE

* *Gloria W. Mathias*
GLORIA W. MATHIAS

* *D. Reid Ellis*
D. REID ELLIS

Max Cleland [SEAL]

* MAX CLELAND
As Administrator of Veterans' Affairs.

By *James M. Todd* [SEAL]

* JAMES M. TODD
Loan Guaranty Officer.

Authorization recorded in vol. _____ of the _____ Records of the county in which the above-described property is situated, at page _____

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