

to be constructed and made thereon, with any and all additions there-  
to and is a construction mortgage.

This is a first mortgage over the above described premises  
and there are no other mortgages, judgments, nor other liens or en-  
cumbrances over or against same prior to this 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. A. Smith, 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. A. Smith, his

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