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 J. M. Cochran, R. D. Cochran and Alvin H. Cochran, their

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 mortgagees, their Heirs and Assigns, from and against me , my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And I , the said mortgagor____, agree to insure the house and buildings on said land for not less than XXXX