Reference is here made to the plat and the deed above referred to for a more definite and particular description as to courses and distances and metes and bounds of the said lot.

It is understood and agreed that this mortgage is second and inferior in rank to another covering the same property given by G. C. Smith to C. Douglas Wilson Company in the amount of \$9600.00

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. R. Shirley andhis

Heirs and Assigns forever. And I do hereby bind myself and my

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Heirs, Executors and Administrators to warrant and forever defend all and singular the said

Premises unto the said

J. R. Shirley and his

Heirs and Assigns, from and against me and my

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