

It is understood and agreed that this is a second mortgage, being junior in lien to the construction note and mortgage given by the mortgagor to First Federal Savings and Loan Association.

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in any wise incident or appertaining.

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said James R. Mann, his Heirs and Assigns forever. And said corporation does hereby bind itself, its successors and assigns to warrant and forever defend all and singular the said Premises unto the said James R. Mann, his

Heirs and Assigns, from and against itself, its Successors and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.