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ALSO, BEGINNING (being Lot #8) at iron pipe containing 5.20 acres, more or less Common to Tract #7, N 74-36 W 801.22 feet to iron pin; thence S 31-25 W 17 feet; thence S 36-36 W 165 feet to an iron pin; thence S 38-06 W 150 feet to an iron pin; thence S 76-17 E 620.26 feet to an iron pin; thence N 5-10 E 332 feet to point of beginning. Ref: RMC Office for County & State aforesaid, Book 1041, Page 70. Also, for ref. see Book 979, Page 236, by Deed of J. L. Banks recorded August 11, 1976.

All of the abovedescribed Lots are subject to any and all existing rights-of-way for roads, utilities and other easements that may appear of record and/or on the premises.

No pre-payment penalty.

STATE OF MISSISSIPPI
DOCUMENTARY
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Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

4.00CI

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