

It is understood and agreed that a residence is under construction on this property and that the proceeds of this loan are to be used toward the completion of this residence.

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 **Jas. M. Richardson, successors and attorney, his** Heirs and Assigns forever. And I do hereby bind myself and my

Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said **Jas. M. Richardson, attorney, his successors and** 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.