with which to do said construction work, and is a construction mort-gage.

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 W. A. Smith, his

Heirs and Assigns forever. And we do hereby bind ourselves, our

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

Premises unto the said W. A. Smith, his

Heirs and Assigns, from and against ourselves and our

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