

Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging and the reversions, remainders, rents, issues and profits thereof; including as a part of said real property all mantels, awnings, door and window screens, window shades, linoleum, wall and closet beds, chandeliers, furnaces, boilers, oil burners, hot water tanks and heaters, and elevators, also all plumbing, heating, lighting, cooking, refrigerating, sprinkling, and ventilating apparatus or equipment, and power and water systems, now or hereafter installed or placed upon, or used in connection with, said real property or the buildings located thereon, all of which said items are hereby made fixtures thereto.

NEVERTHELESS, this conveyance is intended as a Mortgage to secure the payment of the several sums of money and interest specified in said note before mentioned, and the performance of the covenants and conditions therein and herein contained; upon the full payment of which said sums and the full and complete performance of which said covenants and conditions, as herein required, this conveyance shall be null and void, otherwise it shall be and remain in full force and effect.

And the Mortgagor covenants that the Mortgagor is the owner in fee simple of said real property; that it is free from all liens and incumbrances; that the Mortgagor will pay all of said sums of money specified in said note, including principal and interest, at the times therein stated; that the Mortgagor will pay all taxes and assessments which now are or may hereafter be assessed or levied against the Mortgagee, its successors or assigns, on account of this mortgage or the note or debts secured hereby, and all taxes and assessments which now are or may hereafter be levied upon or against the said property, and any and all liens, charges or incumbrances which now have or hereafter may have precedence over this mortgage, when the same become due and payable, and before any interest or penalty accrues thereon; that the Mortgagor will not commit or permit any strip or waste on the said property; that the Mortgagor will keep the said property free from statutory liens of every kind; and that the Mortgagor will not do or suffer to be done anything that may in any way impair or weaken the security hereby created.

The Mortgagor further covenants that it will keep the buildings erected and to be erected upon the said property insured against loss by fire in the sum of \$33,000.00, in a company or companies to be approved by the Mortgagee, the policy or policies to be delivered, and the loss, if any, made payable to such Mortgagee, as its interests may appear; and, if and when required by the Mortgagee, the Mortgagor will insure said buildings in such other forms and amounts of insurance, including war damage insurance, as may be demanded by the Mortgagee, with loss payable clauses as aforesaid, and deliver the policy or policies thereof to the Mortgagee.

And it is expressly agreed and provided by and between the parties hereto, that if the Mortgagor shall fail or neglect to insure said buildings as aforesaid, or pay the premium or premiums for such insurance, or shall fail or neglect to pay any of said taxes, assessments, liens, charges or incumbrances having precedence over this mortgage, as above provided, the Mortgagee may effect and pay for such insurance, or pay any of such taxes, assessments, liens, charges or incumbrances having precedence over this mortgage; and any and all such sums so paid by the Mortgagee shall be secured by this mortgage and shall at once become due and payable from the Mortgagor to the Mortgagee and bear interest at the rate of eight per cent. per annum until repaid.