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and all the Estate, Title and Interest of the said

Fidelcor Mortgage Corporation, successor by merger to Local Mortgage Corporation,

grantor,

either in Law or Equity, in and to the said premises; Together with all the privileges and appurtenances to the same belonging: To have and to hold the same to the only proper use of the said

R/S Financial Corporation

thelis, successors and assigns forever. its

And the said

Fidelcor Mortgage Corporation, successor by merger to Local Hortgage Corporation,

grantor,

for itself and for its successors, hereby Covenants with the said

R/S Financial Corporation

XXXXXXXXX successors and assigns,

that it is the true and lawful owner of the said premises, and has full power to convey the same.