

The following prepayment privileges are reserved: (1) to make additional principal payments on any interest payment date, provided however the payments thus made shall be for the exact amount of such portion of any consecutive number of the ensuing monthly payments as would be applied to principal if those monthly payments were made when due, the total thus paid shall not exceed \$1,200.00 during any twelve month period calculated from the date of the loan or any anniversary thereof; (2) to pay the entire balance of the loan on any interest payment date with a surrender charge of 2% of such balance as consideration.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or occupying any building, shall to the use herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and in addition to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

...do hereby bind MYSELF, MY heirs, executors, administrators, successors and assigns, from and against ME, and MY heirs, executors, administrators and assigns, and every person whomsoever...