

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 agreed that all heating, cooling, plumbing, lighting, gas and electrical fixtures and/or equipment now or hereafter attached to or used in connection with said real estate are and shall be deemed to be fixtures and a part of said real estate.

TO HAVE AND TO HOLD all and singular the premises above described unto the said Mortgagee, its successors and assigns, forever.

The Mortgagor covenants that he is lawfully seized of the premises described above in fee simple absolute; that he has good right and lawful authority to sell, convey, or encumber the same; and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee, its successors and assigns, from and against the Mortgagor, and his heirs, and against every person lawfully claiming or to claim the same or any part thereof.

The Mortgagor covenants and agrees:

1. To pay the note secured hereby as provided therein.
2. To keep the buildings erected on the premises above described in good repair at all times.
3. To pay all taxes, charges and assessments of every kind and nature that may be levied or charged on the property described above, whether the same be for State, County or City purposes, as soon as the same may be due, collectible and payable, and to immediately deliver to the Mortgagee, the receipts of the proper officers showing payment of the same.
4. To keep the improvements on the property described above constantly insured against loss by fire, and if required by the Mortgagee, against loss by reason of any other cause, in an insurance company or companies satisfactory to the Mortgagee, in such sum as shall be satisfactory to the Mortgagee, with loss payable to the Mortgagee under New York Standard Mortgagee Clause, with contribution clause stricken, and to deliver every such policy to the Mortgagee, in the event that the Mortgagor shall at any time fail to effect such insurance or to deliver such policies to the Mortgagee, then the Mortgagor may cause the same to be insured and reimburse itself for the premiums as hereinafter provided. The proceeds from said insurance, if any loss occurs, shall be applied to the payment of the indebtedness hereby secured or to the rebuilding or repair of the improvements damaged or destroyed, as the Mortgagee may elect and direct.
5. To procure or cause to be procured from the Mortgagee or from some other insurance company satisfactory to the Mortgagee a policy or policies of life insurance of a kind satisfactory to the Mortgagee, in an amount satisfactory to the Mortgagee, on the life of some person acceptable to the Mortgagee as an insurance risk, and to pay or cause to be paid as they become due all premiums on said policy or policies and, as