

INCLUDING all other property rights and easements conveyed to mortgagor by the several deeds covering said properties, but subject to all rights, benefits, easements, reservations, etc. also set forth therein; saving and excepting any portion of the above described properties that have been conveyed by mortgagor to the date hereof.

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 Mortgagee, its successors and assigns forever.

AND Mortgagor does hereby bind itself, its successors and assigns, to procure and execute any further necessary assurances of title to the said premises and also to warrant and forever defend all and singular the said premises unto Mortgagee, its successors and assigns, from and against it and its successors and assigns, and all persons lawfully claiming, or to claim the same or any part thereof.

AND IT IS AGREED, that Mortgagee will release from the lien of the within mortgage upon demand of Mortgagor any portion or all of any of the several tracts of land contained herein upon such considerations as may be agreed upon by said parties.

AND IT IS AGREED, by and between the parties hereto, that the Mortgagor, its successors and assigns, shall keep the buildings erected, or to be erected on said premises, insured against loss or damage by fire, for the benefit of Mortgagee, in an amount to be agreed upon in such company as shall be approved by Mortgagee, and shall deliver the policy to Mortgagee, and in default thereof, Mortgagee, its successors or assigns, may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with interest thereon, from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurers, that Mortgagee, its successor or assigns, shall be entitled to receive from the aggregate of the insurance moneys to be paid, a sum equal to the amount of the debt secured by this mortgage.

AND IT IS AGREED, by and between the said parties, that if Mortgagor, its successors or assigns, shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then Mortgagee, its successors or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sums so paid, with interest thereon, from the dates of such payments.

AND IT IS AGREED, by and between the parties, that upon any default being made in the payment of interest on the said Debenture Bond, or of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, when the same shall severally first become payable, or in any other of the provisions of this mortgage, that then the entire amount of the debt secured, or intended to be secured hereby, shall forthwith become due, at the option of Mortgagee, its successors or assigns, although the period for the payment of the said debt may not then have expired.

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