

In case of delinquency a "late charge" not to exceed 1% of each monthly installment due after the first month of delinquency will be charged; provided the minimum charge in every case is not less than \$1.00.

The right is reserved to prepay \$100.00 or multiples thereof on any installment payment date; provided, all prior installments have been paid. However, prepayment in excess of 20% of the original principal (non-cumulative) in any one year during the first seven (7) years from the date thereof, shall be subject to a charge of 3%. After seven (7) years, prepayment shall be subject to a charge of 2%.

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 operating an unfurnished building, similar to the one 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 an accession 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.

TO HAVE AND TO HOLD all and singular the said Premises unto the said mortgagee(s) ~~it's~~ ~~their~~ successors and Assigns. And ~~we~~ do hereby bind ~~ourselves and our~~ Heirs, Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said mortgagee(s) ~~it's~~ ~~their~~ successors and Assigns, from and against the mortgagor(s), ~~their~~ Heirs, Successors, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.