

The party of the first part agrees to pay to the party of the second part, if the party of the second part so requests, on each date upon which installments of principal and interest are payable, such amounts as the party of the second part from time to time estimates as necessary to create and maintain a reserve fund from which to pay, as the same become due, taxes, special assessments and premiums for insurance as are herein covenanted to be paid by the party of the first part; payments from said reserve funds for said purposes are to be made by the party of the second part at its discretion; all money paid under the terms hereof may be used for one or more of the purposes aforesaid although such use benefits subsequent owners of the property described herein; and if at any time money is refunded from said reserve fund, the party of the second part may deal with whomever is represented to be the owner of said property.

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 LIBERTY LIFE INSURANCE COMPANY, its successors and Assigns. And the mortgagor does hereby covenant to warrant and forever defend all and singular the said Premises unto the said LIBERTY LIFE INSURANCE COMPANY its successors and Assigns, from and against the said mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.