

presents does grant, bargain, sell and release unto the Mortgagee, its heirs, successors and assigns the property described on Exhibit A attached hereto.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all hearing, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, his heirs, successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described 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 encumbrance whatsoever. The Mortgagor further binds himself and his heirs, executors, administrators, and assigns to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor, his heirs, executors, administrators and assigns and any other persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

1. Mortgagor hereby assigns to Mortgagee all rents due or to become due on said land and premises or any part thereof. Until default be made as hereinafter provided, Mortgagor may use and occupy said land and premises and receive and retain all rents, issues and profits thereof.

2. Mortgagor will make all payments required by the promissory note hereby secured as the same become due and payable and will otherwise comply with all of the terms thereof.