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Included herein as part of the security are all pieces of equipment which are part of the buildings and are building supporting equipment, including, but not limited to, heating and cooling duct work and air conditioning.

This loan will be closed from prepayment during the first five (5) loan years; thereafter, on any regular installment due date and upon thirty (30) days' written notice, the loan may be paid in part or in full at 106% during the sixth loan year and declining 1/2 of 1% per year thereafter.

The Mortgagee at its option may require the mortgagor to pay monthly deposits equal to the sum of one/twelfth of the annual taxes and hazard insurance premium.

The mortgagor shall furnish to the mortgagee certified statements of income and expenses of the property within three months after the end of each fiscal year. The statement shall contain the total gross sales of tenants on percentage leases, if any.

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.