

appertaining to any of the Premises hereinabove mentioned or which hereafter shall in any way belong, relate or be appurtenant thereto.

TO HAVE AND TO HOLD all and singular the said Premises unto First National, its successors and assigns forever, provided always, however, that this mortgage is granted upon the express condition that, if the Borrowers shall pay or cause to be paid all amounts payable under the Note, the Loan Agreement, and this Mortgage and Security Agreement, then this mortgage shall cease and shall become null and void; otherwise, this mortgage shall remain in full force and effect.

The Borrowers covenant that they are lawfully seized of the Premises in fee simple absolute, that they have good right and are lawfully authorized to sell, convey or encumber the same. The Borrowers further covenant to warrant and forever defend all and singular the said Premises unto First National, forever from and against the Borrowers and all persons whomsoever lawfully claiming the same or any part thereof. The Borrowers also agree that they will, in their individual capacities and at their own cost and expense, promptly take such action as may be necessary to duly discharge any liens and encumbrances on the Premises which are or will be claimed by any party through the Borrowers, which are not related to this mortgage.

SECTION 3. GRANT OF SECURITY INTEREST.

The Borrowers do hereby convey, warrant, mortgage, pledge, assign and grant to First National, its successors and assigns,