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To Have AND To Hold unto Lender and Lender's successors and assigns, forever, together with all buildings, im-
provements, and tenements now or hereafter erected on the property, and all heretofore or hereafter vacated alleys
and streets abutting the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights
and profits, water, water rights, and water stock appurtenant to the property, and all fixtures, machinery, equipment,
engines, boilers, incinerators, building built in appliances and goods of every nature whatsoever now or hereafter located
in, or on, or used, or intended to be used in connection with the property, including, but not limited to, those for
the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light; and all elevators, and
related machinery and equipment, fire prevention and extinguishing apparatus, security and access control apparatus,
plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers,
dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, mirrors, cabinets,
panelling, rugs, attached floor coverings, antennas, trees and plants, and

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all of which, including replacements and additions thereto, shall be deemed to be and remain a part
of the real property covered by this Instrument; and all of the foregoing, together with said property for the leasehold
estate in the event this Instrument is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage,
grant, convey and assign the Property (and, if this Instrument is on a leasehold, that the ground lease is in full force
and effect without modification except as noted above and without default on the part of either lessor or lessee
thereunder), that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the
Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions
to coverage in any title insurance policy insuring Lender's interest in the Property.

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