

N. 11-35 E. 79.3 feet to a railroad spike in the southerly right-of-way of West Stone Avenue; thence with West Stone Avenue, S. 77-56 E. 48.8 feet to the point of beginning, and being the same property conveyed to Edward E. Brower, Jr. and Charlotte L. Brower by Deed of George M. Nickles, et al. dated June 25, 1984 to be recorded herewith.

ALSO, an easement over that portion of the common drive designated on the above referred to plat located on the adjoining property now or formerly owned by George M. Nickles, et al. which easement is for the purpose of providing ingress and egress for the benefit of the above-described property, being the same easement granted to Edward E. Brower, Jr. and Charlotte L. Brower by the above referred to deed of George M. Nickles, et al.

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all buildings, improvements, 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 (or 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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