

result of (a) the exercise of the right of eminent domain, (b) the alteration of grade of any street, or (c) any other injury to, taking of, or decrease in the value of any of the above described property.

ALL the foregoing property, interests and rights encumbered by this Mortgage being collectively referred to herein as the "Premises".

TO HAVE AND TO HOLD the same, together with all the estate right, title, interest, homestead, dower, right of dower, separate estate property, possession, claim, and demand whatsoever in law and in equity of the Mortgagor in and to the same and every part thereof, unto the Mortgagee, and the Mortgagee's legal representatives, heirs, successors and assigns, in fee simple, forever.

And the Mortgagor hereby covenants with the Mortgagee and with any purchaser at foreclosure sale hereunder that the Mortgagor is indefeasibly seized of the Premises in fee simple; that the Mortgagor has full power, lawful right, and authority to convey the Premises in fee simple as aforesaid; that it shall be lawful for the Mortgagee at all times hereafter peaceably and quietly to enter upon, hold, occupy, and enjoy the Premises and every part thereof; and that the Premises are free and clear of all liens and encumbrances except for the lien of ad valorem real property taxes not yet due and payable.

And the Mortgagor further covenants and agrees to make such other and further assurances to perfect the fee simple title to the Premises in the Mortgagee, or in any purchaser at foreclosure sale hereunder, as may hereafter be required by the Mortgagee.

This Mortgage shall secure payment of all sums of principal and interest and all other sums which become due and payable upon the Mortgage Note, whether the entire amount has been advanced to, or on behalf of, the Mortgagor at the date hereof or is to be advanced at a later date, and

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