SEE EXHIBIT "A" ATTACHED HERETO FOR PROPERTY DESCRIPTION, WHICH EXHIBIT "A" IS INCORPORATED HEREIN BY REFERENCE

TOGETHER with all and singular all fixtures, equipment and other articles of personal property now owned by the Grantor and located upon the above described property, or hereafter acquired and located thereon and used in connection with the operation and maintenance of the improvements situate thereon.

TO HAVE AND TO HOLD all and singular the premises above described unto the said Lender, its successors and assigns, forever.

The Grantor covenants that it is lawfully seized of the premises described above in fee simple absolute; that it has good right and lawful authority to sell, convey, or encumber the same; and that the premises are free and clear of all liens and encumbrances whatsoever. The Grantor further covenants to warrant and forever defend all and singular the said premises unto the Lender, its successors and assigns, from and against the Grantor, its successors and assigns, and against every person lawfully claiming or to claim the same or any part thereof.

The Grantor further covenants and agrees:

ADDITIONAL COVENANTS AND AGREEMENTS OF GRANTOR ARE SET FORTH IN EXHIBIT "B" ATTACHED HERETO AND INCORPORATED HEREIN BY REFERENCE

If there shall be any default in any of the terms or conditions of the Notes secured hereby, or of the terms, conditions or covenants contained in this mortgage, or in the event of actual or threatened demolition or injury or waste to the premises which may impair the value of the property hereby conveyed, or if a receiver shall be appointed for, or a petition in bankruptcy filed by or against the Grantor, then and in any of such events, the full principal sum with all

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Water Street, Street,