The terms and conditions of that certain Loan Agreement Letter from the Mortgagee herein to the Mortgagor herein, dated , are incorporated herein by reference. It is understood and agreed that any default by the Mortgagor under the terms and conditions of the aforesaid Loan Agreement Letter shall constitute an act of default under the within Mortgage, entitling the Mortgagee to exercise all rights and remedies available to it.

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said Premises unto the said TRUST COMPANY BANK,

its /Heits, Successors and Assigns forever, And it does hereby bind itself and its Heits/ Successors, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said TRUST COMPANY BANK, its

/Meind. Successors and Assigns, from and against itself and its

Meild, Executors, Administrators, Successors and Assigns and every person whomsoever lawfully claiming or to claim the same or any part thereof.

awfully claiming or