

It is the specific intention and understanding of the Mortgagor and Mortgagee herein that the lien of the within mortgage shall neither attach to nor encumber any improvements hereinafter constructed on the within premises. Such improvements, including but not limited to, buildings, fixtures, equipment and furnishings shall remain the property of the Mortgagor regardless of any rights of the Mortgagee exercised hereunder.

\*The Borrower reserves the right to anticipate the payment of the within indebtedness in whole or in part at any time without penalty

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

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said William J. Alexander, III, Roger S. Alexander, Claudine M. Alexander and Lillian Smith, their successors and assigns, and ~~the~~ <sup>do</sup> hereby bind ~~its~~ <sup>do</sup> successors and assigns, ~~and~~ <sup>to</sup> warrant and forever defend all and singular the said Premises unto the said William J. Alexander, III, Roger S. Alexander, Claudine M. Alexander and Lillian Smith, their successors and assigns, from and against ~~its~~ <sup>their</sup> successors, ~~and~~ <sup>and</sup> every person who may lawfully claim or to claim the same or any part thereof

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