

the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, that piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, being described in Schedule "A" attached hereto and incorporated by reference herein.

ALSO, all improvements, appurtenances, easements, fixtures, whether detachable or not, equipment, heating and cooling systems, furnishings and personal property owned by the Mortgagor and located upon said parcel of land, together with all attachments thereto, and any additions, substitutions or accretions to the same belonging in any way incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute and as otherwise hereinafter set forth, 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 unless the same shall be specifically excepted herein. The Mortgagor further binds itself and its successors and assigns to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor, its successors and assigns and any other persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows: