and all the Estate, Title and Interest of the said

Fidelcor Mortgage Corporation, successor by merger to Local Mortgage Corporation

granfor,

either in Law or Equity, in and to the said premises; Together with all the privileges and appurtenences to the same belonging: To have and to hald the same to the only proper use of the said

R/S Financial Corporation

its xheles, successors and assigns forever.

And the said

Fidelcor Mortgage Corporation, successor by merger to Local Mortgage Corporation grantor,

for itself and for its successors, hereby Covenants with the said

R/S Financial Corporation

that it is the true and lawful owner of the said premises, and has full power to convey the same.