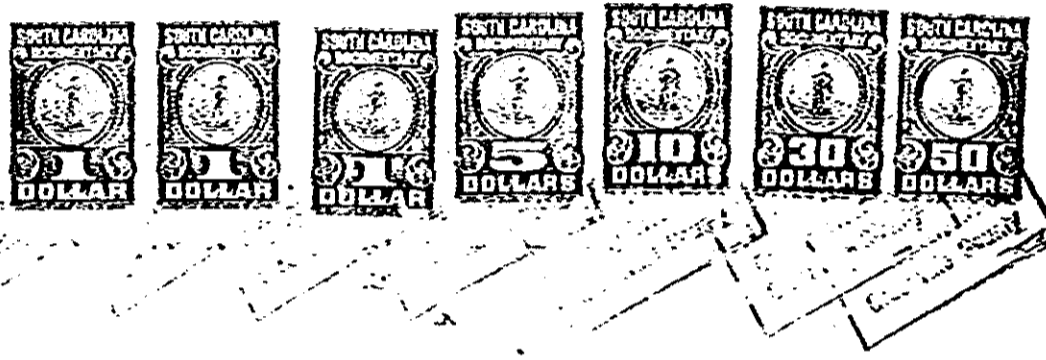


on any regular installment due date and upon thirty days' written notice, the loan may be paid in part or in full at 105% during the eleventh loan year and declining 1/2 of 1% per year to 101%.

The mortgagee at its option may require the mortgagor to pay to the mortgagee with each monthly installment due on the note which this mortgage secures until the note secured hereby is fully paid, the following sums in addition to payments of principal and interest provided in said note: A sum equal to the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged premises, all as estimated by the mortgagee, less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such premiums, taxes and assessments will be due and payable, such sums to be held by the mortgagee to pay said premiums, taxes and special assessments. If said sums shall be insufficient to make said payments when the same shall become due and payable, the mortgagor shall pay to the mortgagee any amounts necessary to make up the deficiency.

The mortgagor agrees to keep \$38,000 Loss of Rents Insurance in force during the term of this mortgage, in a company satisfactory to the mortgagee, and with loss payable clause in favor of the mortgagee.



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, cooling 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 LIBERTY LIFE INSURANCE COMPANY, its successors and Assigns. And the mortgagor does hereby covenant to warrant and forever defend all and singular the said Premises unto the said LIBERTY LIFE INSURANCE COMPANY its successors and Assigns, from and against the said mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

LIBERTY

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