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## 3.11 Prepayment Penalty, Etc.

Any prepayment penalty, balloon payment, or premium charged by the holder of the Underlying Note and Underlying Mortgage, pursuant to the terms thereof shall be paid by the Mortgagor.

## 3.12 Security Agreement

Mortgagor also hereby grants to Mortgagee a security interest in and to all of the personal property located upon the Premises belonging to Mortgagor, whether now owned or hereafter acquired, and Mortgagor agrees to execute such UCC Financing Statements as Mortgagee may request in order to perfect the security interest which is granted hereby. Said security interest shall be subject to any prior lienholder's interest in such personal property.

AND THE WARRANT