

the rear thereof; thence N. 54-17 W. 118.3 feet to an iron pin at the joint rear line of Lots 7 and 8; thence N. 33-25 E. 200 feet along the line of Lot No. 7 to an iron pin on Mountain View Circle; thence S. 56-50 E. 98 feet along Mountain View Circle to the point of beginning.

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 agreed that all heating, cooling, plumbing, lighting, gas and electrical fixtures and/or equipment now or hereafter attached to or used in connection with said real estate are and shall be deemed to be fixtures and a part of said real estate.

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

The Mortgagors covenant that they are lawfully seized of the premises described above in fee simple absolute; that they have 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. The Mortgagors further covenant to warrant and forever defend all and singular the said premises unto the Mortgagee, its successors and assigns, from and against the Mortgagors, and their heirs, and against every person lawfully claiming or to claim the same or any part thereof.

The Mortgagors covenant and agree:

1. To pay the note secured hereby as provided therein.
2. To keep the buildings erected on the premises above described in good repair at all times.
3. To pay all taxes, charges and assessments of every kind and nature that may be levied or charged on the property described above, whether the same be for State, County or City purposes, as soon as the same may be due, collectible and payable, and to immediately deliver to the Mortgagee, the receipts of the proper officers showing payment of the same.
4. To keep the improvements on the property described above constantly insured against loss by fire, and if required by the Mortgagee, against loss by reason of any other cause, in an insurance company or companies satisfactory to the Mortgagee, with loss payable to the Mortgagee under New York Standard Mortgagee Clause, with contribution clause stricken, and to deliver every such policy to the Mortgagee. In the event that the Mortgagors shall at any time fail to effect such insurance or to deliver such policies to the Mortgagee, then the Mortgagee may cause the same to be insured and reimburse itself for the premiums as hereinafter provided. The proceeds from said insurance, if any loss occurs, shall be applied to the payment of the indebted-