

Payment Privilege:

Privilege to prepay on any payment date, in addition to the required principal payments, an amount equivalent to the next maturing principal installments, not to exceed in the aggregate 20% of the original amount of the loan in any mortgage year, non-cumulative; and privilege to prepay in full on any payment date during the first year at 103% of the outstanding balance, plus accrued interest; during the second and third years at 102% of the outstanding balance, plus accrued interest; during the fourth and fifth years at 101% of the outstanding balance, plus accrued interest; and thereafter at par plus accrued interest; provided, in any event, not less than 30 nor more than 60 days prior written notice of such intention is given the noteholder. The privilege of prepaying 20% of the original amount of the loan without premium shall not be operative for the mortgage year in which full prepayment is made.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belong, 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, cooking 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 GENERAL MORTGAGE CO., its successors and Assigns. And we do hereby bind ourselves, and our Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said GENERAL MORTGAGE CO. its successors and Assigns, from and against our Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The mortgagor agrees to pay all taxes, assessments, water rates and other governmental or municipal charges which may constitute a charge upon the above described premises and, at the option of the mortgagee, to deliver the official receipts therefor to the mortgagee, and in default of said payments, the mortgagee may pay the same and add the amount thereof to the debt secured by this mortgage.