TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises unto the said W. W. Burgess

Charities, Inc., its successors

Mairx and Assigns forever.

And I do hereby bind myself , my Heiner Essentian and forever defend all and singular the said premises unto the said mortgagee, its successors and Assigns, from and against me, my Heiner Essentian relationship and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And I , the said mortgagor..., agrees to insure the house and buildings on said land for not less than Nineteen Thousand (\$19,000.00)

Dollars, in a company or companies which shall be acceptable to the mortgages, and keep the same insured from loss or damage by fire, with extended coverage, during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgages, and that in the event I shall at any time fail to do so, then the said mortgages may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor to pay any insurance premium or any taxes or other public assessment, or any part thereof, the mortgage may, at his option, declare the full amount of this mortgage due and payable.

PROVIDED, ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if I the said mortgagor..., do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or same of useney afcressed, with interest thereon, if any shall be due, according to the true intent and meaning of the said note, then this dead of bargain and sale shall come, determine, and be utterly null and void; otherwise to penalta is shall force and visite.