THE MORTGAGOR COVENANTS AND AGREES that with the monthly payments of principal and interest he will pay to mortgagee a pro rata portion of the taxes, assessments, and insurance on said premises, as estimated by the mortgagee, so that mortgagee will have sufficient funds on hand to pay taxes, assessments, and insurance within a thirty days before the delinquency date thereof. The amount of said funds is to be paid to mortgagee by mortgagor. No sums so paid shall be interest, and upon default may be applied by mortgagee toward payment of the indebtedness.

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, 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 _____
___its_____, Heirs, successors and Assigns. And_____do hereby bind_____
_____my_____Heirs, Executors and Administrators to warrant and forever defend all and singular the

said Premises unto the said__Canal Insurance Company,_____Heirs, successors and

Assigns, from and against____myself and my_____Heirs, Executors,

Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.