

The terms of repayment of the note secured by this mortgage are as follows:

Beginning on the 15th day of April, 1964, and on the 15th day of each month of each year thereafter the sum of \$1,155.55, to be applied on the interest and principal of this note, said payments to continue up to and including the 15th day of March 1969, and on the 15th day of April, 1969, and on the 15th day of each month of each year thereafter the sum of \$875.45, to be applied on the interest and principal of this note, said payments to continue up to and including the 15th day of February, 1979, and the balance of said principal and interest to be due and payable on the 15th day of March, 1979; the aforesaid 180 payments of \$1,155.55 for sixty months and thereafter of \$875.45 each are to be applied first to interest at the rate of five and three-fourths (5 3/4%) per centum per annum on the principal sum of \$120,000.00, or so much thereof as shall, from time to time, remain unpaid, and the balance of each monthly payment shall be applied on account of principal.

The following prepayment privileges are reserved: (1) On any interest payment date to make additional principal payments; provided, however, that the total of such payments made during any twelve month period calculated from the date of the note, or any anniversary thereof, shall not exceed \$12,000.00; (2) on any interest payment date to make additional principal payments in excess of the amount provided under (1) above up to, and including, the entire balance due on the loan with a charge of 3% of such excess as consideration during the first 5 years, and 2% of such excess as consideration during the 6th through 10th years; on any interest payment date after the end of ten years from date of note to pay the total principal balance, or any part thereof, without penalty.

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 LIBERTY LIFE INSURANCE COMPANY, its successors and Assigns. And the mortgagor does hereby covenant to warrant and forever defend all and singular the said Premises unto the said LIBERTY LIFE INSURANCE COMPANY its successors and Assigns, from and against the said mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.