This mortgage and the note which it secures may not be paid off or anticipated prior to February 11, 1982. Thereafter, at the request of the Mortgagor, the Mortgagees agree that they will release all or any portion of the property covered by the lien of the within mortgage upon payment of substituted collateral in the form of cash equal to the then outstanding unpaid principal balance of the debt delivered to a banking or savings and loan institution or other depository as Escrow Agent for payment of the remaining principal balance of the indebtedness due on said note which payments as prescribed in said note shall be paid pursuant to the terms thereof and to include interest as agreed upon with the Escrow Agent holding said funds on deposit, such interest to be paid to the Mortgagees pursuant to the terms of said note. The Mortgagees shall have the right to designate said Escrow Agent.



Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

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The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.