

rights, tenements, hereditaments and appurtenances, and other property interests are sometimes collectively referred to herein as the "Mortgaged Property".

TO HAVE AND TO HOLD all and singular the Mortgaged Property unto the said Mortgagee, its successors and assigns, in fee simple forever. Mortgagor covenants and warrants that Mortgagor is indefeasibly and lawfully seized of the land in fee simple absolute; that the Mortgaged Property is free from all liens, encumbrances, and assessments whatsoever; that Mortgagor has full, good and legal right, power and authority to sell, convey and encumber the same in fee simple; that it shall be lawful for Mortgagee at all times peaceably and quietly to enter upon, hold and occupy the Mortgaged Property; that Mortgagor will forever warrant and defend Mortgagor's estate in the Mortgaged Property, and the lien and priority of the Mortgage against the lawful claims and demands of all persons whomsoever; that Mortgagor will execute, acknowledge and deliver all and every such further assurances unto Mortgagee to perfect the fee simple title to the Mortgaged Property in the Mortgagee as may be reasonably required; and that the covenants and warranties herein contained shall run with the fee simple estate hereby conveyed; that Mortgagor shall pay all other sums secured hereby promptly as the same shall become due; and shall perform and comply with all agreements, conditions, covenants, provisions and stipulations of the Note, and the Mortgage.

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