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TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the same, including what ever was incident or appertaining, including all furniture, stoves and refrigerators, heating, air conditioners and pipes, and all other fixtures, wall-to-wall carpeting, fences and gates, and any other equipment or fixtures now or hereafter installed or constructed, or fitted or placed in or about it being the intention of the parties hereto that all such fixtures and equipment, other than fixtures and equipment which are part of the realty.

**TO HAVE AND TO HOLD** all and singular the said premises unto the Merchant as his heirs and executors.

The Mortgagor represents and warrants that said Mortgagor is seized of the above described premises for the sum of \$10,000.00, that the above described premises are free and clear of all liens or other encumbrances, that the Mortgagor shall have no right to convey or encumber the same, and that the Mortgagor will forever debt the said premises to the Mortgagee, his successors and assigns from and against the Mortgagor and every person whosoever lawfully claiming on the part of the same as a part thereof.

**THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:**



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