[illegible] the Note and to secure Future Advances [illegible] Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property [illegible] and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. Borrower covenants that Borrower shall promptly pay when due all taxes, assessments, water rents, and other charges, fines and impositions attributable to the Property, and leasehold payments or ground rents, if any. Borrower shall promptly discharge any lien which has priority over this Mortgage; Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require, in amounts and for periods that Lender may require; Borrower shall keep the Property in good condition and repair; Borrower shall comply with all laws, ordinances, and regulations affecting the Property. Borrower shall pay Lender on the day monthly installments are due under the Note, until the Note is paid in full, a sum (the "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be required to pay Lender any Funds for taxes, assessments, water rents, and other charges, fines and impositions attributable to the Property which Borrower shall pay to the public authority or private utility concerned, and Borrower shall satisfy the payment of such obligations in accordance with the requirements of Lender. If Borrower shall pay to Lender Funds for taxes, assessments, water rents, and other charges, fines and impositions attributable to the Property which Borrower shall be obligated to pay to the public authority or private utility concerned,