LONDEN, ENGLAND

MORTGAGE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DONALD H. HUMPHRIES, JR. and ELISABETH A. HUMPHRIES (hereinafter collectively referred to as the "Mortgagor")

SEND GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto CANADIAN IMPERIAL BANK OF COMMERCE, WEST END BRANCH (hereinafter referred to as "Mortgagee") as evidenced by the Mortgagor's promissory note of June 12, 1981 (the "Note"), the terms of which are incorporated herein by reference, in the sum of POUNDS STERLING EIGHTY-FOUR THOUSAND (L 84,000), with interest thereon as provided in the Note, said principal and interest to be paid as therein stated, and

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purpose, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable on demand,

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and to any time for advances made to or for his account by the Mortgagee, and to secure the performance of all the covenants,

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