

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, assether with all the improvements now or bereafter erected on the property, and all easements, rights, apportenumers, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stick, and sli fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property for the seasehold estate if this Mortgage is on a leasehold) are berein referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will we trant and defend generally the title to the Property against all claims and demands, subject to say declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance

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policy insuring Lender's interest in the Property.