

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described, and all of the property hereinbefore mentioned is hereinafter referred to as "mortgaged property."

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants with the Mortgagoe that Mortgagor is lawfully seized in fee of the mortgaged property; that said property is free from all encumbrances and liens whatsoever, except

that Mortgagor has a good and legal right to sell and convey the same to Mortgagee; and that Mortgagor will warrant and defend the title to said property to Mortgagee forever against the claims and demands of any person or persons whomsoever, and if Mortgagee shall bring or defend any action to protect or establish any of its rights hereunder, the Mortgagor will pay all costs and expenses, including reasonable attorney's fees, all of which shall be added to the indebtedness secured hereby.