

28. The mortgagor agrees that there shall be added to each monthly payment required hereunder or under the evidence of debt secured hereby, an amount estimated by the Mortgagee to be sufficient to enable the mortgagee to pay as they become due, all taxes, assessments, hazard insurance premiums, and similar charges upon the premises subject thereto; any deficiency because of the insufficiency of such additional payments shall be forthwith deposited by the mortgagor with the mortgagee upon demand by the mortgagee. Any default under the paragraph shall be deemed a default in payment of taxes, assessments, hazard insurance premiums, or similar charges hereunder.

29. The said mortgagor does hereby bind itself and its successors and assigns to procure or execute any further necessary assurances of title to the said premises, and also to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns, and against every person or persons whomsoever lawfully claiming or to claim the same or any part thereof.

IN WITNESS WHEREOF, this mortgage has been duly executed by the mortgagor the day and year first above written.

In the Presence of:

Nancy C. Hunter
Paul C. Dard

RICE-CLEVELAND COMPANY, INC.

BY: Frank J. Rice
 President

AND: Clare F. Rice
 Secretary