TO HAVE AND TO HOLD all and singular the said property unto the Mortgagees, their heirs and assigns forever.

Mortgagors covenant that they are lawfully seized of the premises hereinabove described in fee simple absolute and that they have good right and lawfulauthority to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever except as herein otherwise recited. Mortgagors further covenant to warrant and forever defend all and singular the premises as herein conveyed, unto the Mortgagees forever, from and against the Mortgagors and all persons whomsoever lawfully claiming the same or any part thereof.

Mortgagors covenant that they will continuously keep the property insured against loss by fire in such amounts as Mortgagees may from time to time require.

It is agreed that Mortgagors shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. If the Mortgagor shall fully perform all of the terms, conditions and covenants of this mortgage and the note secured hereby, then this mortgage shall be null and void; otherwise to remain in full force and virtue.

WITNESS our hands and seals this the H __day of _____

(SEAL)

Mark A. Karvasale

Lianall Kawasale

Dianna D. Karvasale

Signed, Sealed and Delivered in the presence of:

Glady G. Glenn