

the said Mortgagors, their heirs or assigns; and the said Mortgagors, their heirs, executors and administrators, do covenant, that they are lawfully seized in fee simple of said premises; that said premises are free from all encumbrances, except those appearing of record; that they shall keep and perform each and all of the covenants of this instrument and the Note Agreement aforesaid; that they, and each of them, shall pay the sums of money called for in said Note Agreement; that they shall pay all taxes, liens, and encumbrances on said real property as and when the same become due and before delinquency; that they will provide, maintain, and deliver to said Mortgagee fire insurance and such other forms of insurance as may be required satisfactory to and with loss payable to Mortgagee, subject to any prior lien; that they will keep said property in good condition and repair and not remove or demolish any buildings thereon without Mortgagee's prior written consent; that they will repair promptly and in good workmanlike manner any building or improvement now or hereafter situated on said property which may be damages or destroyed thereon, and keep all improvements now or hereafter situated on said property at all times free of dry rot, fungus, rust, decay, termites, beetles, and any other destructive insects or elements; that they will comply with all laws affecting said property and not commit or permit waste thereof or any act thereupon in violation of law; that they will cultivate, irrigate, fertilize, fumigate,

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