

This mortgage made _____, between
_____, of _____,
_____ address, City of
_____, County of _____ -, State
of Pennsylvania, herein called mortgagor, and
_____, of _____, City of
_____, County of _____,
State of _____, herein called mortgagee.

Whereas, mortgagor has executed and delivered to mortgagee a certain mortgage note of even date herewith, payable to the order of mortgagee in the principal sum of \$ (dollars) and has provided therein for payment of any additional moneys loaned or advanced thereunder by mortgagee, together with interest thereon at the rate provided in the note, in the manner and at the times therein set forth, and containing certain other terms and conditions all of which are specifically incorporated herein by reference;

Now therefore, mortgagor, in consideration of the debt or principal sum and as security for the payment of the same and interest as aforesaid, together with all other sums payable hereunder or under the terms of the note, grants and conveys to mortgagee, its successors and assigns all the lots or pieces of ground situated in _____ County, Pennsylvania, more specifically described as follows:

Together with the buildings and improvements erected thereon, the appurtenances thereunto belonging, and the reversions, remainders, rents, issues, and profits thereof.

To have and to hold the same unto mortgagee, its successors and assigns forever.

Provided, however, that if mortgagor pays to mortgagee the debt or principal sum, including additional loans or advances, and all other sums payable by mortgagor to mortgagee hereunder and under the terms of the note, together with interest thereon, and keeps and performs each of the other covenants, conditions, and agreements set forth herein, then this mortgage and the estate hereby granted and conveyed shall become void.

This mortgage is executed and delivered subject to the following covenants, conditions and agreements:

SECTION ONE FUTURE ADVANCES

The note secured hereby shall evidence, and this mortgage shall

cover and be security for any future loans or advance that may be made by mortgagee to mortgagor at any time or times hereafter or intended by mortgage and mortgagee to be so evidenced and secured, and such loans and advances shall be added to the principal debt.

SECTION TWO TAXES AND ASSESSMENTS

For time to time until the debt and interest are fully paid, mortgagor shall:

(A) pay and discharge, when and as the same become due and payable, all taxes, assessments, sewer and water rents and all other charges, claims and liens assessed levied, imposed or created from time to time on the mortgaged premises or any part thereof that shall or might have priority in lien, payment or distribution to the debt secured by;

(B) pay all ground rents reserved from the mortgaged premises and pay and discharge all mechanics' liens that may be filed against the premises and that shall or might have priority in lien, or payment to the debt secured thereby;

(C) pay and discharge any documentary stamp or other tax, including interest and penalties herein, if any, now or hereafter becoming payable on the note evidencing the debt secured hereby;

(D) provide, renew, and keep alive by paying the necessary premiums or charges thereon such policies of hazard and liability insurance as mortgagee may from time to time require on the building and improvements now or hereafter erected on the mortgaged premises, with loss payable clauses in favor of mortgagor and mortgagee as their respective interests may appear;

(E) promptly submit to mortgagee evidence of the due and punctual payment of all the foregoing charges. Mortgagee may at its options require that a sum sufficient to discharge the foregoing charges be paid installments to mortgagee.

SECTION 3 MAINTENANCE OF PROPERTY

Mortgagor shall maintain all buildings and improvements subject to this mortgage in good and substantial repair as determined by mortgagee. Mortgagee shall have the right to enter on the mortgage premises at any reasonable hour to inspect the order, condition, and repair of the buildings and improvements protected thereon.

SECTION 4 RIGHT OF MORTGAGEE TO PAY CHARGES

In the event that mortgagor neglects or refuses to pay the charges mentioned above, or fails to maintain the buildings or improvements as stated above, mortgagee add the cost of the principal debt secured hereby and collect the same as a part of the principal debt.

SECTION FIVE

PRIOR LIENS

Mortgagor covenants and agrees not to create, nor permit to accrue, on all or any part of the mortgaged premises, any debt, lien, or charge that would be prior to, or on a parity with, the lien of this mortgage.

SECTION SIX
ACCELERATION

In case default is made for 15 days in the payment of any installment of principal or interest pursuant to the terms of the note or in the performance by mortgagor of any of the other obligations of the note or this mortgage, the entire unpaid balance of the principal sum, additional loans or advances and all other sums paid by mortgagee pursuant to the terms of the note or this mortgage, together with unpaid interest thereon, shall at the option of mortgagee and without notice become immediately due and payable, and foreclosure proceedings may be brought promptly on this mortgage and prosecuted to judgment, execution, and sale for the collection of the same, together with costs of suit and attorneys' commission for collection of _____ percent of the total indebtedness or \$ _____, whichever is the larger amount. Mortgagor hereby forever waives and releases all errors in the proceedings, waives stay of execution, the right of inquisition and extension of time of payment, agrees to condemnation of any property levied on by virtue of any such execution, and waives all exemptions from levy and sale of any property that now is, or here after may be, exempted by law.

SECTION SEVEN
DEFAULT

In the event of any default under this mortgage or under the note, mortgagor hereby empowers any attorney of any court of record to appear for mortgagor and for any and all parties claiming under or through mortgagor and to confess a judgment or series of judgments against mortgagor and any such party or parties, in favor of mortgagee, in an amicable action of ejectment for possession of the mortgage premises and authorizes the entry of such action, confession of judgment therein for possession, and for attorneys' fees not to exceed \$ _____ Dollars. Mortgagee may bring such action before or after the institution of foreclosure proceedings on this mortgage or after judgment thereon or on the note, or after a sale of the mortgaged premises by the sheriff. The covenants, conditions, and agreements contained in this mortgage shall bind, and the benefits thereof shall inure to, the parties hereto and their respective heirs, executors, administrators, successors, and assigns, and if this mortgage is executed by more than one person, the undertakings and liability of each shall be joint and several.

Witness the due execution hereof the day and year first above written.

Witnesses as to _____:

STATE OF _____

COUNTY OF _____

_____ personally appeared before me and
acknowledged the execution of this instrument.

Dated: _____

My Commission Expires: