

MORTGAGE

THIS MORTGAGE is made this day of
19, between the Mortgagor, (herein
"Borrower"), and the Mortgagee, a corporation
organized and existing under the laws of
....., whose address is
.....
.....(herein "Lender").
WHEREAS, Borrower is indebted to Lender in the principal sum of Rupees,
which indebtedness is evidenced by Borrower's note dated (herein "Note"),
providing for monthly installments of principal and interest, with the balance of the
indebtedness, if not sooner paid, due and payable on TO SECURE to Lender
(a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the
payment of all other sums, with interest thereon, advanced in accordance herewith to
protect the security of this Mortgage, and the performance of the covenants and agreements
of Borrower herein contained, and (b) the repayment of any future advances, with interest
thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future
Advances"), Borrower does hereby mortgage, grant and convey to Lender, with power of
sale, the following described property located in the County of
....., State of

_____:

which has the address of

[Street] [City]

..... (herein "Property Address");

[State and Zip Code]

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.