# After Recording Return To:

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# **OPEN-END LEASEHOLD MORTGAGE DEED AND SECURITY AGREEMENT**

TO ALL PEOPLE TO WHOM THESE PRESENTS MAY COME, GREETING:

 KNOW YE, That Click or tap here to enter text. , both of the Town of Click or tap here to enter text., County of Click or tap here to enter text. and State of Connecticut (hereinafter individually or collectively referred to as “Borrower”), for the consideration of Click or tap here to enter text. AND 00/100THS DOLLARS ($Click or tap here to enter text.), received to its full satisfaction from Click or tap here to enter text. having an address at Click or tap here to enter text. (the “Lender”), does hereby give, grant, bargain, sell and confirm unto the said Lender, its successors and assigns forever, all of Borrower’s present and future leasehold interests in and to that certain piece or parcel of land situated in the Town of Click or tap here to enter text., County of Click or tap here to enter text. and State of Connecticut, and being more particularly described in **Exhibit A** attached hereto and made part hereof (the "Land"), which leasehold interests have been created pursuant to a Choose an item.{identify Lease or Rental Agreement} dated Click or tap to enter a date., between Borrower, as lessee, and Click or tap here to enter text., as lessor (said lease or rental agreement, together with all extensions, renewals, replacements and/or substitutions thereof, are referred to herein as the “Land Lease”), together with all right, title and interest of Borrower in and to the buildings, foundations, structures, improvements, fixtures, mobile manufactured home, being more particularly described in **Exhibit B** attached hereto and made part hereof, equipment, fittings, furniture, furnishings, appliances, apparatus and machinery now or hereafter located on or in the Land, and all easements, rights-of-way, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock appertaining thereto, all of which, including replacements and additions thereto, shall be covered by this Mortgage and all of the foregoing, together with said leasehold interests and the Land Lease, are herein collectively referred to as the "Property";

 TO HAVE AND TO HOLD the above granted and bargained premises, with the privileges and appurtenances thereof, unto it, the said Lender, its successors and assigns forever, to its and their own proper use and behoof. And also, the said Borrower does for itself, its heirs, executors, administrators, successors and assigns, covenant with the Lender, its successors and assigns, that at and until the ensealing of these presents, it is well seized of the premises as a good and indefeasible leasehold estate, and has good right to bargain and sell the same in manner and form as is above written, and that the same are free from all encumbrances except those set forth in said Exhibit A.

 AND, FURTHERMORE, the said Borrower, does, by these presents, bind itself and its heirs, executors, administrators, successors and assigns forever to WARRANT AND DEFEND the above granted and bargained premises to the Lender, its successors and assigns, against all claims and demands whatsoever, except as aforesaid.

 THE CONDITION OF THIS DEED IS SUCH THAT: WHEREAS, the Borrower is indebted to the Lender in the sum of Click or tap here to enter text. AND 00/100THS DOLLARS ($Click or tap here to enter text.) (the “Loan”), as evidenced by a certain promissory note (the “Note”) of even date herewith executed by Borrower and delivered to Lender, with interest at the rate or rates therein provided, both principal and interest being payable as therein provided, and all amounts remaining unpaid thereon being finally due and payable on Click or tap to enter a date., ; and

 WHEREAS, Borrower represents and warrants that it has full power and authority to execute and deliver the Note, this Open-End Leasehold Mortgage Deed (this “Mortgage”), and all other documents and instruments required of it by Lender in connection with the making or giving of the Loan (collectively, the “Loan Documents”);

 NOW THEREFORE, in order to more fully protect the security of this Mortgage, Borrower hereby warrants, covenants and agrees with Lender as follows:

 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note.

 2. Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage. If requested by Lender, Borrower shall furnish annually to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has or shall gain priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

 In order to secure the performance and discharge of Borrower's obligations under this Section, but not in lieu of such obligations, Borrower will, on demand, pay to Lender in addition to the monthly installments of principal and interest under the terms of the Note and concurrently therewith, monthly until the Note is paid, an amount equal to one-twelfth (1/12th) of the next maturing annual taxes, assessments and charges (as estimated by Lender). Said sums shall be held by Lender in escrow to pay for said taxes, assessments and charges and, upon the occurrence of an Event of Default, may be applied in such manner as Lender may determine.

 3. Hazard Insurance. Borrower shall keep the mobile manufactured home and other improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards, including flood, as Lender may require and in such amounts and for such periods as Lender may require.

 The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid by Borrower.

 If requested by Lender, Borrower will, on demand, pay to Lender in addition to the monthly installments of principal and interest under the terms of the Note and concurrently therewith, monthly until the Note is paid, an amount equal to one-twelfth (1/12th) of the next maturing insurance premiums and charges on or with respect to the Property. Said sums shall be held by Lender in escrow to pay for said insurance premiums and, upon the occurrence of an Event of Default, may be applied in such manner as Lender may determine.

 All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgagee clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and upon request by Lender, Borrower shall furnish to Lender all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

 Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

 4. Preservation and Maintenance of Property; Land Lease Provisions. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If the Property is located in a mobile manufactured home park or community, then Borrower shall at all times comply with all rules and regulations established for said park or community.

 Borrower shall not surrender Borrower’s leasehold interests in the Land, nor shall Borrower terminate, cancel, surrender, assign, pledge, mortgage, encumber, modify or amend the Land Lease, without the prior written consent of Lender. Borrower shall pay all sums and perform all obligations required of Borrower under the Land Lease. At least forty-five (45) days prior to the expiration of the Land Lease (or any extension thereof), Borrower shall deliver to Lender a copy of the proposed renewal or extension for the Land Lease. Unless Lender notifies Borrower in writing that any renewal or extension is not acceptable to Lender, Borrower shall (i) renew the Land Lease in a timely and proper manner, and (ii) keep the Land Lease in full force and effect until all sums due under the Note have been paid in full. Borrower hereby assigns to Lender the right and option to exercise and enter into any and all renewals and/or extensions of the Land Lease. If Borrower fails to renew or extend the Land Lease in a timely and proper manner as provided above, then Lender may, at Lender’s option, exercise the right to renew and/or extend the Land Lease; it being understood and agreed that Lender is authorized to make such extensions and/or renewals in order to protect Lender’s interests in the Land and the Property.

 If requested by Lender, Borrower will establish an escrow with Lender for the payment of rental charges and/or other charges under the Land Lease, and will initially fund such escrow in an amount to be determined by Lender. In addition and if requested by Lender, Borrower will pay to Lender in addition to the monthly installments of principal and interest under the terms of the Note and concurrently therewith, monthly until the Note is paid, an amount equal to one-twelfth (1/12th) of the annual rental charges and/or other charges payable under the Land Lease. Said sums shall be held by Lender in escrow and may be used to pay for rental charges and/or other charges under the Land Lease and, upon the occurrence of an Event of Default, may be applied in such manner as Lender may determine.

 5. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Land Lease and/or the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Land and Property to make repairs.

 Any amounts disbursed by Lender pursuant to this paragraph, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Nothing contained in this paragraph shall require Lender to incur any expense or take any action hereunder.

 6. Events of Default. The occurrence of any of the following events will constitute an Event of Default by Borrower under this Mortgage:

 (a) A sale, assignment or transfer of the Property, other than a transfer to another Borrower pursuant to a right of survivorship, in whole or in part, whether for payment or otherwise, that is made without the Lender's prior written consent.

 (b) The placing on the Property of any form of lien or encumbrance, including mechanics', materialmen's or tax liens, or the Borrower's taking any action which may result in the imposition of such liens without the Lender's written consent, which is not removed within thirty (30) days. For the purposes of this paragraph, the term "encumbrance" includes the granting of easements in or over the Property to neighboring owners or public utility companies. Borrower shall actively defend against any suits or other legal actions to impose liens on the Property or involuntarily transfer title from Borrower.

 (c) Borrower's failure to provide the Lender, upon request by Lender, with written evidence that the property taxes, and all other municipal taxes or charges, which are assessed against, or charged to, the Property, have been paid in full.

 (d) Physical deterioration of the Property beyond normal wear and tear, and failure to repair, replace and maintain the various components of the Property when required or necessary including the failure to repair damage caused by fire or other casualty within a reasonable time after occurrence.

 (e) Borrower's failure to occupy the Property as Borrower’s principal place of residence, unless the Property is occupied as a principal residence by another Borrower. Borrower's physical absence from the Property on a regular, daily basis, for any reason, for more than ninety (90) consecutive days, unless approved in advance in writing by the Lender, shall constitute conclusive evidence of such an event of default. Whether the Borrower is physically absent from the Property for more than ninety (90) consecutive days shall be determined by the Lender in its sole, reasonable discretion. The location of Borrower's personal possessions at the Property shall not alone establish Borrower's principal residence at the Property conclusively.

 (f) Use of the Property for commercial purposes. The renting of any portion of the property, including garages, unless approved in writing by the Lender, will be such a use.

 (g) Borrower's written admission of his inability to pay its debts, making an assignment for benefit of creditors, or filing for relief under federal or state bankruptcy or debtors' relief statutes. The filing of a petition in bankruptcy against Borrower without Borrower’s consent will not be an Event of Default if the petition is dismissed within sixty (60) days of filing.

 (h) The total condemnation of the Land and/or the Property by any governmental Lender, or a condemnation of a part of the Land and/or the Property if such will interfere with the use of the Property as a residence.

 (i) The death of Borrower or, if the Note and this Mortgage have been executed by two persons, the death of the surviving Borrower.

 (j) Borrower's failure to maintain hazard insurance on the Property, as required by Paragraph 3 above.

 (k) Borrower’s breach of any covenant or agreement of Borrower contained in this Mortgage.

 (l) Any event which constitutes a default under the terms of the Note or any of the other Loan Documents.

 (m) Borrower's breach of any covenant, agreement, promise, or representation in the Note or any of the other Loan Documents.

 (n) Borrower’s breach or default in the payment of any sum due under the Land Lease, or Borrower’s breach or default in the performance or observance of any covenant, condition, agreement or provision of the Land Lease.

 7. Lender's Remedies upon Default.

 (a) In the event that an Event of Default occurs, as set forth in Paragraph 6 above, the Lender may exercise any one of the following rights:

 (1) The Lender may declare the entire unpaid balance of the Loan immediately due and payable. If Borrower fails to pay this amount, the Lender may foreclose the Loan.

 (2) The Lender may exercise any additional remedies allowed under the Note, this Mortgage and/or any of the other Loan Documents.

 (3) The Lender may exercise all rights and remedies available to Lender at law or in equity.

 (b) If the Event of Default is of a type that affects the Lender's interest in the Property and can be cured by the payment of funds, such as, without being limited to, Borrower's failure to pay taxes or maintain insurance on the Property, the Lender has the right to make the necessary payment and cure the Event of Default itself. All monies expended by Lender in curing an Event of Default shall be repaid by Borrower to Lender upon demand together with interest at the rate set forth in the Note.

 (c) Upon the occurrence of an Event of Default, the choice of remedy is within the Lender's sole discretion. The selection of a particular remedy, or the decision to take no action, will not prevent the Lender from pursuing any available remedy in the event of another Event of Default. No course of dealing between the Lender and the Borrower, nor any forbearance, delay or omission on the Lender's part in exercising any rights under the Note, this Mortgage and/or any of the other Loan Documents shall operate as a waiver of any rights or remedies of the Lender.

 (d) Borrower shall pay upon demand all of the Lender's costs, including but not limited to reasonable attorneys' fees, actually incurred in the curing of an Event of Default or in the enforcement of any provisions of the Loan Documents, with interest at the rate set forth in the Note.

 8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Land and the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Land and/or the Property.

 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property and/or Borrower’s leasehold interests in the Land, or any part thereof, or for conveyance in lieu of condemnation, are hereby assigned to Lender. Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage (with any excess being paid to Borrower.)

 10. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

 11. Remedies Cumulative. All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

 12. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective heirs, executors, administrators, fiduciaries, successors and assigns of Lender and Borrower, as the case may be. All covenants and agreements of Borrower, if this Mortgage has been executed by two persons, shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

 13. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by first class mail, postage prepaid, addressed to Borrower at Click or tap here to enter text., , or at such other address as Borrower may designate by written notice to Lender as provided herein, and (b) any notice to Lender shall be given by first class mail, postage prepaid, to Lender's address set forth above, or to such other address as Lender may designate by written notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

 14. Governing Law; Severability. This Mortgage shall be governed by the law of the State of Connecticut. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

 15. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

 16. Acceleration; Remedies. Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, Lender prior to acceleration shall mail notice to Borrower specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage and foreclosure or sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in court the non-existence of a default or any other defense of Borrower to acceleration and foreclosure or sale. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may invoke any of the remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph, including, but not limited to, reasonable attorney's fees.

 17. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower cures all breaches of any covenants or agreements of Borrower contained in this Mortgage; (b) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

 18. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 16 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

 Upon acceleration or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and Borrower’s leasehold interests in the Land, and to collect the rents of the Property, including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

 19. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property or the Land. Borrower shall not do, nor allow anyone else to do, anything affecting the Property or the Land that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

 Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory Lender, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

 As used in this paragraph 19, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 19, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

 20. Other Interest. If Borrower acquires the fee or any other interest in the Land, or any part thereof, or improvements situated thereon, such acquired interest shall immediately become subject to the lien of this Mortgage as fully and completely, and with the same effect, as if Borrower now owned it and as if this Mortgage specifically described it, without the need for the delivery and/or recording of a supplement to this Mortgage or any other instrument. In the event of any such acquisition, the fee and leasehold interests in such Land or improvements, unless the Lender elects otherwise in writing, shall remain separate and distinct and shall not merge, notwithstanding any principle of law to the contrary.

 21. Open-End Mortgage. This is an “OPEN-END MORTGAGE” and the Lender and any other holder hereof shall have all of the rights, powers and protections to which the holder of an open-end mortgage is entitled. Lender may, in its discretion, make future advances to Borrower. Any future advance and the interest payable thereon shall be secured by this Mortgage when evidenced by promissory notes stating that the notes are secured hereby. At no time shall the principal amount of the debt secured by this Mortgage exceed the original principal amount of the Note, nor shall the maturity of any future advance secured hereby extend beyond the maturity of the Note.

 22. Release. Upon payment and discharge of all sums secured by this Mortgage, this Mortgage shall become null and void and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation of the release instruments.

 23. Assignment. This Mortgage may be assigned, or collaterally assigned, by Lender at any time.

 24. False Statements. False statements made herein are punishable under the penalty for false statement set out in C.G.S. Section 53a-157b.

 25. Grant of Security Interest. Borrower hereby grants to Lender a security interest in all of the property described in **Exhibit B** attached hereto and made a part hereof (the "Collateral"). This instrument constitutes a security agreement under the Connecticut Uniform Commercial Code and Chapter 412 of the Connecticut General Statutes. Borrower hereby authorizes Lender to file financing statements, continuation statements and financing statement amendments in such forms as Lender may require to perfect or continue the perfection of this security interest and Borrower agrees, if Lender so requests, to execute and deliver to Lender such financing statements, continuation statements and amendments. Borrower shall pay all filing costs imposed on the filing of any such items. Without the prior written consent of Lender, Borrower shall not create or permit to exist any other liens, security interests or encumbrances in any of the Collateral. This instrument constitutes a financing statement with respect to any part of the Collateral that is or may become a fixture. This grant of security interest is given as security for: (a) payment of the principal indebtedness evidenced by the Note, with all interest due thereon as set forth therein; (b) payment of all other sums, with all interest due thereon, payable hereunder or under the provisions of the Note, the Mortgage and/or any other instrument executed in connection with or given to secure the Note; and (c) the performance and observance by Borrower of all the covenants, representations and agreements contained herein and in the Note, and any other instrument executed in connection with or given to secure the Note.

 IN WITNESS WHEREOF, the undersigned has hereunto set its hand and seal as of this Click or tap here to enter text. day of Click or tap to enter a date. , .

Signed, sealed and delivered

in the presence of:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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 -Borrower

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 -Borrower

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

STATE OF CONNECTICUT )

 ) ss. \_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_

COUNTY OF )

 Personally appeared, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, as aforesaid Signer(s) and Sealer(s) of the foregoing instrument and acknowledged the same to be his/her/their free act and deed, before me.

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Commissioner of the Superior Court

 Notary Public

 My Commission Expires:

Attorney’s Statement

 I, the undersigned attorney, hereby certify that I represented the Borrower at the time of the signing of this document by the Borrower.

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (name)

 Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, 20\_\_\_

Lender: Click or tap here to enter text.

NMLS ID: Click or tap here to enter text.

Loan Originator: Click or tap here to enter text.

NMLS ID: Click or tap here to enter text.

# EXHIBIT A

EXHIBIT B

Description of Collateral

 All of the following property of the Borrower, now owned or hereafter acquired, wherever located or situated, and the products and proceeds thereof, and all accessions and additions thereto and all substitutions and replacements thereof:

 (a) A certain mobile manufactured home (the “Mobile Manufactured Home”) described as follows:

 Manufacturer’s Name: Click or tap here to enter text.

 Model Name and Model No.: Click or tap here to enter text.

 Manufacturer’s Serial No.: Click or tap here to enter text.

 Year: Click or tap here to enter text.

 (b) All furnishings, furniture, appliances, machinery, equipment, fixtures, specialty tools and parts located in, on or about the Mobile Manufactured Home and/or used in connection therewith or in any way relating thereto.

 (c) All documents of title, manuals and records relating to the Mobile Manufactured Home, including, but not limited to, all instruments evidencing the ownership of the Mobile Manufactured Home.

 (d) All insurance proceeds paid or to be paid by any insurer relating to the Mobile Manufactured Home, whether or not Borrower obtained the insurance pursuant to the Lender’s requirements.

 (e) All awards, payments, proceeds, refunds and other compensation made or to be made by any municipal, state or federal authority with respect to the Mobile Manufactured Home and/or the Borrower’s leasehold estate in the land on which the Mobile Manufactured Home is situated, including but not limited to, any awards or settlements resulting from condemnation proceedings or any conveyance in lieu thereof and all tax refunds.

 (f) All present and future leases, subleases, licenses, concessions or grants or other possessory interests now or hereafter in force, whether written or oral, covering or affecting the Mobile Manufactured Home, and all renewals, extensions, amendments, modifications, substitutions and replacements thereof and all security deposits relating thereto, including, but not limited to, that certain Choose an item.{identify Lease or Rental Agreement} between Borrower and Click or tap here to enter text. dated Click or tap to enter a date., .

 (g) All warranties and service contracts relating to the Mobile Manufactured Home, including, but not limited to, all manufacturer’s warranties.