

(10-1/2%) percent per annum. All sums so expended by Mortgagee, and the interest thereon shall be added to and secured by the lien of this instrument.

That it will promptly and fully keep, perform and comply with all the terms, provisions, covenants and conditions imposed upon Mortgagor under any assignment of any lease or leases of the premises executed by Mortgagor, as assignor, and given to Mortgagee, or assignee, as additional security for the payment of indebtedness secured hereby and any other agreement given by Mortgagor to Mortgagee as additional security for the payment of such indebtedness. In the event Mortgagor suffers or permits to occur any breach or default, under the provisions of any such assignment of lease or leases of the premises or any other agreement given as additional security and such default shall continue for ten (10) days, such breach or default shall constitute a default under the mortgage and at the option of Mortgagee, and without notice to Mortgagor, all unpaid indebtedness secured by this Mortgage shall become due and payable as in the case of other defaults.

18. No assumption of the debt secured by this Mortgage may be made without the prior written consent of the Mortgagee.

19. In addition to the regular monthly installments, the Mortgagee may require, by written notice to Mortgagor, the Mortgagor to make monthly noninterest-bearing deposits with Mortgagee in an amount equal to 1/12th of all taxes assessed against the property described in this Mortgage securing the Note to ensure that Mortgagee will have such tax payments in hand at least 10 days prior to the date they are due, and 1/12th of the premium of the fire and extended coverage and other insurance policies required to be maintained on said property. Should the Mortgagee not require monthly deposits, the Mortgagor will furnish Mortgagee proof annually that such taxes and premiums are paid, prior to the date of penalty.

20. All the terms and provisions of the mortgage loan commitment and the Construction Loan Agreement upon which the loan hereby secured was predicated, are