

secured by this mortgage; AND if the Mortgagor shall duly, promptly and fully perform, discharge, execute, effect, complete and comply with and abide by each and every of the stipulations, agreements, conditions and covenants of the Note and this mortgage, then this mortgage and all assignments contained herein shall cease and be null and void; otherwise to remain in full force and effect. The Note contains a provisions allowing "negative amortization" and providing for changes in the rate of interest at certain times and upon certain conditions. The principal balance of the Note may thereby increase to as much as \$1,785,000.00.

AND the Mortgagor does hereby expressly covenant and agree:

1. To pay the Note in accordance with its terms promptly as the principal and interest thereon shall become due.

2. To keep all improvements and buildings erected on the Property in good order and repair and not to do or permit waste on the Property, nor to materially alter or remove any of said buildings or parking lot or other improvements now or hereinafter erected without the written consent of Mortgagee nor to do or permit any other act whereby the Property hereby conveyed shall become less