BOOK 1154 PAGE 666

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein contained, and for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the principal debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(2) That a will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against such hazards as may be required by the Mortgagee, and that all policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by Mortgagee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

(3) That it will keep the improvements now existing or hereafter erected on the mortgaged property in good repair and will not commit or suffer any waste of the property.

(4) That it will comply with all governmental and municipal laws, ordinances, regulations and requirements affecting the mortgaged property or the manner of use or occupancy thereof, and will promptly repair, restore, replace or rebuild any building now or hereafter on the mortgaged property which may become damaged or be destroyed, whether or not the insurance proceeds, if any, shall be sufficient for the purpose.

(5) That it will keep all taxes, assessments and other governmental charges with respect to the mortgaged property and to the indebtedness secured hereby paid when due and will promptly deliver to the Mortgagee receipts evidencing such payments.

(6) That it will not permit any lien of mechanics or materialmen to attach to the mortgaged property superior to the lien hereof.

(7) That it will pay all costs, charges and expenses, including reasonable attorneys' fees, incurred or paid at any time by the Mortgagee because of the failure of the Mortgagor to perform any of the covenants herein contained.

(8) That it will not sell, convey or lease the mortgaged property or any interest therein without the prior written consent of the Mortgagee.

(9) That it will not change the use of the mortgaged property without the prior written consent of the Mortgagee.

(10) That it will not assign the rents of the mortgaged property without the prior written consent of the Mortgagee.

(11) That it will not remove or demolish any building now or hereafter on the mortgaged property without the prior written consent of the Mortgagee.

(12) That it will not make or permit any unlawful use of the mortgaged property.

(13) That it will not subject or permit the subjection of the mortgaged property to any lien or encumbrance superior to the lien hereof.

(14) That it will not permit or suffer the happening of any other event which might impair the security hereof.

(15) That it will not abandon the mortgaged property.

(16) That it will not default in the performance of any other obligation to the Mortgagee, whether now existing or hereafter created.

(17) That it will not default in the performance of any obligation secured by any mortgage or lien superior to the lien hereof.

(18) That it will not default in the performance of any obligation secured by any mortgage or lien junior to the lien hereof.

(19) That it will not default in the performance of any obligation secured by any mortgage or lien junior to the lien hereof.

(20) That it will not default in the performance of any obligation secured by any mortgage or lien junior to the lien hereof.