

warrant and defend all and singular the said premises unto the said MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, its successors and assigns, from and against themselves, their heirs, executors, administrators, successors and assigns, and all other persons whomsoever lawfully claiming, or to claim the same, or any part thereof.

AND IT IS AGREED, that the Mortgagors, their heirs, executors, administrators, successors and assigns, shall keep all buildings and personalty, and any such which may hereafter be erected or placed upon said premises, insured against loss or damage by fire, rent loss for twelve (12) months, and such other hazards or risks as may be required by Mortgagee, such insurance to be in such insurance company or companies as said Mortgagee may approve, and to deliver to said Mortgagee, as additional security hereto, the policies of such insurance and of any additional insurance, or certified copies of same, which shall be taken out upon such buildings and personalty while any part of the indebtedness aforesaid shall remain unpaid, having attached to said policies such mortgage indemnity clause as said Mortgagee shall direct. Renewals of such policies shall be so delivered at least ten (10) days before any such insurance shall expire. Each such policy of insurance shall provide that the Mortgagee herein shall be given at least ten (10) days' prior written notice of the insurer's intent to materially change such policies, to cancel such policies, or of the refusal to renew. Any proceeds for loss or damage which may become payable under any such policies may be applied by said Mortgagee, at its option, either to reduce said debt or to repair or replace the improvements covered by said policies. Said Mortgagee may at any time, at its own discretion, procure and substitute for any and all of the insurance so held as aforesaid, such other policy or policies of insurance, in like amount, as it may determine.

AND IT IS AGREED, by and between the said parties that if the Mortgagors, their heirs, executors, administrators, successors or assigns shall fail to pay all utility charges, maintenance or repair charges and expenses, or to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said Mortgagee, its successors and assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this Mortgage for the sum so paid, with interest thereon from the date of such payment at the rate set forth in the Note this Mortgage secures.

IT IS AGREED that in the event of default or conveyance of the property by the Mortgagors, the Mortgagors, upon request of the Mortgagee, its successors or assigns, will thereafter pay to Mortgagee, on the first day of each month, such amount as Mortgagee from time to time estimates will be required to maintain in a non-interest bearing account a balance from which to pay