

Mortgagee, its successors and assigns; and (4) the management of the mortgaged premises, real and personal, shall at all times be satisfactory to and approved by the Mortgagee. Should there be a violation or breach of any one or more of covenants (1) through (3) above, or a dissatisfaction by Mortgagee as to (4), or a default in any payment by the makers of the Note secured hereby, the Mortgagee, at its option, may declare the entire amount of the debt secured hereby to be forthwith due and payable in full, including interest and penalties as set forth in the Note secured hereby. If the Mortgagee should declare the entire debt to be due and payable prior to the Mortgagors' right to prepay the outstanding unpaid balance of the Note in full, that is, prior to May 1, 1987, the Mortgagors shall pay a prepayment fee of ten (10%) per cent of the outstanding balance to the Mortgagee as a part of the debt secured hereby, which may be recovered and collected hereunder.

THE MORTGAGORS FURTHER COVENANT to keep the buildings and personalty on said premises in good repair and condition and not suffer waste thereof.

IT IS FURTHER AGREED, between the parties hereto that the buildings, improvements, fixtures, lighting fixtures, wiring, accessories or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, air conditioning, water, light, power, refrigeration, ventilation or otherwise, and all connections thereto, and any other thing now or hereafter therein or thereon, the furnishings of which by lessors to lessees is customary and appropriate, and also including screens, window shades, storm windows, doors, attached floor coverings, screen doors, venetian blinds, stoves, fences, including gates, and water heaters shall be deemed fixtures and a part of the real estate herein described, and shall be secured by this Mortgage whether such fixtures were attached prior to or after the execution of this Mortgage.

THE MORTGAGORS FURTHER COVENANT AND AGREE to maintain the improvements in good repair and that no building on the premises shall be altered, removed or demolished without the consent of the Mortgagee; and that the Mortgagors within five (5) days, upon request in person, or within ten (10) days upon request by mail, will furnish a written statement duly acknowledged of the amount due on this Mortgage and whether any offsets or defenses exist against the Mortgage debt.

IT IS AGREED BY AND BETWEEN the parties hereto that the terms and provisions set forth in the APPLICATION FOR REAL ESTATE LOAN (sometimes referred to as "mortgage loan commitment") executed by the makers of the Note secured hereby on January 27, 1984 and approved by the Mortgagee subject to a letter dated February 10, 1984, subsequently agreed to by the makers of the Note, shall