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performance of the covenants and the making of the payments provided for in said mortgage or note, the Provident Life and Accident Insurance Company, at its option, may receive and collect the said rents, issues and profits. R. C. McCall, in the event of default in any of the payments, or in the performance of any of the terms, covenants or conditions of the aforesaid mortgage, hereby authorizes the Provident Life and Accident Insurance Company, at its option, to enter upon the said mortgaged premises by its officers, agents or employees for the collection of the rents and for the operation and maintenance of the said mortgaged premises; R. C. McCall hereby authorizing the Provident Life and Accident Insurance Company in general to perform all acts necessary for the operation and maintenance of said premises in the same manner and to the same extent as he might reasonably so act. The Provident Life and Accident Insurance Company shall, after payment of all proper charges and expenses, credit the net amount of income which it may receive by virtue of the within assignment and from the mortgaged premises, to any amounts due the Provident Life and Accident Insurance Company by the said R. C. McCall under the terms and provisions of the aforementioned note and mortgage. The manner of the application of such net income, and as to the items which shall be credited, shall be in the full discretion of Provident Life and Accident Insurance Company.

*R.C. McCall*

The said R. C. McCall hereby covenants and warrants to Provident Life and Accident Insurance Company that he has not executed any prior assignment of the said leases, nor has he performed any acts or executed any other instrument which might prevent the Provident Life and Accident Insurance Company from operating under any of the terms and conditions of this assignment or which would limit the Provident Life and Accident Insurance Company in such operation; and the said R. C. McCall further covenants and warrants to Provident Life and Accident Insurance Company that he has not executed or granted any modification whatever of said leases, either orally or in writing, and that the said leases are in full force and effect according