

with Southern Bank that Owner will not, without the written consent of Southern Bank first had and obtained:

- (a) Cancel said Lease nor accept a surrender thereof;
- (b) Reduce the rent nor accept payment of any installment of rent in advance of the due date thereof;
- (c) Modify said Lease in any way nor grant any concession in connection therewith;
- (d) Consent to an assignment of Lessee's interest or to a sub-letting;

and any of the above acts, if done without such consent of Southern Bank, shall be, at the option of Southern Bank null and void.

Southern Bank, by acceptance of this Assignment, covenants and agrees to and with Owner that, until a default shall occur in the performance of Owner's covenants or in the making of the payments provided for in said mortgage or note, Owner may receive, collect and enjoy the rents, issues and profits accruing under said Lease; but it is covenanted and agreed by Owner, for the consideration aforesaid, that, upon the happening of any default in performance of the covenants or in the making of the payments provided for in the said mortgage or note, Southern Bank may, at its option, receive and collect all the said rents, issues and profits. Owner, in the event of default in any of the payments or in performance of any of the terms, covenants or conditions of the aforesaid mortgage or note, hereby authorizes Southern Bank 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 said mortgaged premises, Owner hereby authorizing Southern Bank in general to perform all acts necessary for the operation and maintenance of said premises in the same manner and to the same extent that