In case of loss or damage, the Mortgagor agrees at his own expense to furnish all necessary proofs of loss and to do all acts necessary to enable the Mortgagee to obtain payment of the insurance moneys, and the Mortgagee is hereby given the privilege and authority to make proof of loss and adjust and collect said insurance, and any insurance company concerned is hereby authorized and directed to make payment for any such loss directly to the Mortgagee instead of the Mortgagor and the Mortgagee jointly.

Within three years from the date hereof and at least once every three years thereafter the Mortgagor will furnish to the Mortgagee an appraisal showing the replacement value of the buildings and other improvements on the mortgaged property, prepared by a reputable firm of fire insurance appraisers acceptable to the Mortgagee, at the Mortgagor's cost and expense.

In addition, the Mortgagor will carry and furnish appropriate evidence of rent insurance, in a responsible company or companies as approved by the Mortgagee, providing in substance that if, on account of the damage or destruction of the mortgaged premises, or any part thereof, or a breach of the covenants contained in the herein referred to proposed lease with the United States of America, the lessee under the said proposed lease shall have or shall acquire the right to withhold the payment of rent or any part thereof, the carrier of such rent insurance will pay to the Mortgagee an amount equal to the rent so withheld, up to an aggregate of \$10,650.00 per month, as such rent would otherwise accrue