

30. That, with respect to the premises and the mortgagor's operations thereof, the mortgagor will keep proper books of record and account in accordance with sound accounting practice; that the mortgagee shall have the right to examine the books of account of the mortgagor and to discuss the affairs, finances and accounts of the mortgagor and to be informed as to the same, all at such reasonable times and intervals as the mortgagee may desire, and that the mortgagor will furnish to the mortgagee within 60 days after the end of each fiscal year of the mortgagor, copies of the statement of income and surplus of the mortgagor for such fiscal year, in reasonable detail and stating in comparative form the figures as of the end of and for the previous fiscal year and certified by independent certified public accountants of recognized standing satisfactory to the mortgagee; and, with such financial statements for each fiscal year, the mortgagor will furnish to the mortgagee a written statement of such accountants that in making the examination necessary for their certification of such financial statements they have obtained no knowledge of any default by the mortgagor under this mortgage, or, if such accountants shall have obtained knowledge of any such default, they shall disclose in such statement such default or defaults and the nature thereof, it being understood that such accountants shall not be liable directly or indirectly for any failure to obtain knowledge of any default.

31. The said mortgagor does hereby bind himself and his heirs and assigns to procure or execute any further necessary assurances of title to the said premises, and also to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns, from and against himself and