

THE mortgagor agrees that there shall be added to each monthly payment required hereunder or under the evidence of debt secured hereby, an amount estimated by the Mortgagee to be sufficient to enable the mortgagee to pay as they become due, all taxes, assessments, and similar charges upon the premises subject thereto; any deficiency because of the insufficiency of such additional payments shall be forthwith deposited by the Mortgagor with the Mortgagee upon demand by the Mortgagee. Any default under the paragraph shall be deemed a default in payment of taxes, assessments or similar charges hereunder.

MORTGAGOR agrees to furnish mortgagee certified statements of income and expenses within three (3) months after the end of each fiscal year. The statements shall contain all appropriate and pertinent information regarding the operations of the mortgagor for the preceding year.

MORTGAGOR further pledges as additional security two (2) \$100,000.00 life insurance policies. One on the life of Dr. Peter G. Manos and one on the life of George T. Loumos. Mortgagor agrees to pay the premiums and keep said policies in force during the entire term of this loan.

ANY default by the mortgagor of the terms and conditions of the Security Agreement, executed this date as additional security for this loan, shall constitute a default of this mortgage. Any default in the provisions of the separate "Agreement" executed by the Mortgagor in favor of the Mortgagee bearing even date herewith shall constitute a default of this mortgage.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said Peoples National Bank, its successors and Assigns. And the mortgagor does hereby covenant to warrant and forever defend all and singular the said Premises unto the said Peoples National Bank its successors and Assigns, from and against the said mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And said mortgagor agrees to keep the buildings and improvements now standing or hereafter erected upon the mortgaged premises and any and all apparatus, fixtures and appurtenances now or hereafter in or attached to said buildings or improvements, insured against loss or damage by fire and such other hazards as the mortgagee may from time to time require, all such insurance to be in forms, in companies and in sums (not less than sufficient to avoid any claim on the part of the insurers for co-insurance) satisfactory to the mortgagee; that all insurance policies shall be held by and shall be for the benefit of and first payable in case of loss to the mortgagee, and that at least fifteen days before the expiration of each such policy, a new and