

in violation of any applicable law, regulation or requirement of any governmental authority; that all information, reports, papers and data given to Mortgagee with respect to the Mortgaged Property or Mortgagor are accurate and correct in all material respects and complete insofar as completeness may be necessary to give Mortgagee a true and accurate knowledge of the subject matter; that no portion of the Mortgaged Property has been damaged by fire or other casualty which is not now fully restored; and that no notice of taking by eminent domain or condemnation of all or a portion of the Mortgaged Property has been received.

20. Legal Expenses of Mortgagee. In the event of default hereunder, Mortgagor shall pay to Mortgagee on demand its costs and expenses in connection with the curing of any such default, the collection of sums secured hereby or obtaining possession of the Mortgaged Property, including but not limited to the cost of any title search and an attorneys' commission for collection of not less than five percent (5%) of the total amount then due hereunder or Two Thousand Five Hundred Dollars (\$2,500.00), whichever is greater.

Mortgagee may employ counsel for advice or other legal service at Mortgagee's discretion in connection with any dispute as to the obligations of Mortgagor hereunder, or as to the lien of this Mortgage, or in any litigation to which Mortgagee may be a party on account of such lien or which may affect the title to the Mortgaged Property or the validity of the indebtedness hereby secured, and any reasonable attorneys' fees so incurred shall be added to and be a part of the debt hereby secured. Any costs and expenses reasonably incurred in the foreclosure of this Mortgage and sale of the Mortgaged Property or in connection with any other