

The Mortgagor will, if requested by the Mortgagee, pay to the Mortgagee on the first day of each month a pro rata portion of the taxes, assessments, water and sewer rents and insurance premiums on the mortgaged premises and personal property next to become due, as estimated by the Mortgagee, so that the Mortgagee will have sufficient funds on hand to pay such taxes, assessments, water and sewer rents and insurance premiums thirty (30) days before the delinquency date thereof. Any deficit shall be immediately paid to the Mortgagee by the Mortgagor. Funds so held shall not bear interest, and upon default, may be applied by the Mortgagee on account of the mortgage indebtedness.

4. In any action to foreclose this mortgage, the Mortgagee shall be entitled (without regard to the adequacy of any security for the debt and without regard to the solvency of any person, firm or corporation liable for the payment thereof) to the appointment of a receiver of the rents and profits of said premises, fixtures, and personal property covered by this mortgage.

5. Such expenses and fees as may be incurred in the protection of said premises and the maintenance of the lien of this mortgage, including the fees of any attorney employed by the Mortgagee in any litigation or proceeding affecting said premises, shall be paid by the Mortgagor and secured by this mortgage. And it is further agreed that in case the debt secured by this mortgage or any part thereof is collected by suit or action, or this mortgage or any part thereof is collected by suit or action, or this mortgage be foreclosed, or put into the hands of an attorney for collection, suit, action, or foreclosure the Mortgagor shall be chargeable with all costs of collection including reasonable attorney's fees which shall be due and payable at once, which charges and fees together with all costs and expenses, are hereby secured and may be recovered in any suit or action hereupon or hereunder.