

31. That, with respect to the premises and the mortgagor's operations thereof, (a) the mortgagor will keep proper books of record and account in accordance with sound accounting practice, (b) 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 by its officers, all at such reasonable times and intervals as the mortgagee may desire, and (c) the mortgagor will furnish to the mortgagee within 90 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 an authorized financial officer of the mortgagor.

32. Mortgagee agrees that upon the written request of mortgagor and within thirty (30) days thereafter, mortgagee shall certify in writing to mortgagor or any proposed assignee or lessee of mortgagor or any person or entity proposing to make a loan to mortgagor (i) the amount of the outstanding principal balance of the note secured hereby as of the date of such certificate, (ii) the amount of the accrued but unpaid interest on said outstanding principal balance as of the date of said certificate, and (iii) whether to the knowledge and belief of mortgagee any default exists under this mortgage or the note secured hereby or any other documents securing said note or the Building and Loan Agreement of even date herewith, and, if any such default does exist, specifying the nature and character of such default.