

provided, shall be fully secured hereby as though the same had been a part of the original indebtedness hereon and fully subject to all of the covenants, terms and conditions herein contained and recoverable as such.

As additional consideration for the making of this loan by Mortgagee, Mortgagor agrees to obtain all financing for the construction of all improvements on the property described herein from Mortgagee. In the event that Mortgagor obtains financing for the construction of any improvements from a lender other than Mortgagee, Mortgagor will pay to Mortgagee as additional interest an amount or amounts equal to \$500.00 times the number of condominium units or apartment units which are to be built on the property pursuant to the construction loan from said other lender. Such amount shall be payable prior to or simultaneously with the release of the property from the lien of this mortgage or the cancellation of this mortgage, or, at the option of Mortgagee upon the completion of construction of said units. At the request of Mortgagee, Mortgagor will execute such other agreements or covenants (other than mortgages) which Mortgagee may reasonably request to evidence or provide for the continued obligation of Mortgagor in this paragraph.

Mortgagor covenants and agrees to submit to Mortgagee audited financial statements within ninety (90) days following the end of each fiscal year of Mortgagor.

The name of Citizens and Southern Realty Investors is the designation of the Trustees under a Declaration of Trust dated August 12, 1970, as amended, and all persons dealing with Citizens and Southern Realty Investors must look solely to the Trust property for the enforcement of any claims against Citizens and Southern Realty Investors as neither the Trustees, officers, agents or Shareholders assume any personal liability for obligations entered into on behalf of Citizens and Southern Realty Investors.