

fy by a writing, duly executed under oath, to the Mortgagee or to any actual or proposed assignee of this Mortgage, or to any other person, firm, or corporation specified by the Mortgagee, within ten (10) days after the mailing of such request to the Mortgagor, the following:

(a) That the Mortgage Note secured hereby, this Mortgage, and all other instruments given to secure the indebtedness secured hereby are unmodified and in full force and effect, and if there has been some modification, that the same is in full force and effect as modified and stating the modification;

(b) The dates, if applicable, to which interest on the Mortgage Note and the taxes, insurance premiums, and other charges payable hereunder have been paid;

(c) Whether the Mortgagor, to the best of the Mortgagor's knowledge and belief, is in default in the performance of any covenant, condition, or agreement on the Mortgagor's part to be performed under the terms of the Mortgage Note, this Mortgage, or any other instrument given to secure the indebtedness secured hereby, and, if so, stating specifically and in what manner or manners such default exists;

(d) Whether or not any offsets or defenses exist against this Mortgage or the indebtedness secured hereby and, if so, the specific nature and amounts thereof;

(e) The amount of principal and interest then due and owing on the indebtedness evidenced by the Mortgage Note and the amounts of principal and interest yet to be paid thereon from the date of the certificate until maturity of such indebtedness.

11. DEFAULT. That the occurrence of any one or more of the following events shall constitute a default hereunder:

(a) Should the Mortgagor fail to make in a timely manner any payment payable by virtue of the Mortgage Note secured hereby, or fail to make any other payment secured hereby or required hereunder, or fail to fulfill any other undertaking secured hereby;