

perform the same and the cost thereof, with interest at the rate applicable under the note from and after maturity, shall immediately be due from the mortgagor to the mortgagee and secured by this mortgage.

6. The mortgagor will pay all taxes, assessments, water rates, sewer rents and other charges and any prior liens now or hereafter assessed or liens on or levied against the premises or any part thereof, and in case of default in the payment thereof when the same shall be due and payable, it shall be lawful for the mortgagee, upon notice to the mortgagor, to pay the same or any of them; that the monies paid by the mortgagee in discharge of taxes, assessments, water rates, sewer rents and other charges and prior liens shall be added to the amount of said note or obligation and secured by this Mortgage, payable on demand with interest at the rate applicable under the note from and after maturity from the time of payment of the same; and that upon request of the mortgagee, the mortgagor will exhibit to the mortgagee receipts for the payment of all items specified in this Article prior to the date when the same shall become delinquent.

7. The mortgagor upon request, made either personally or by mail, shall certify, by a writing duly acknowledged, to the mortgagee or to any proposed assignee of this mortgage, the amount of principal and interest then owing on this mortgage, whether any offsets or defenses exist against the mortgage debt, and whether there are any defaults hereunder or, to the best of mortgagee's knowledge, there is any event which, but for the passing of time or the giving of notice, would constitute an event of default herewith. Such writing shall be given within 6 days in case the request is made personally, or within 10 days after the receipt of such request in case the request is made by mail.

8. All notices, demands, requests and consents required hereunder shall be in writing and shall be deemed to have been sufficiently given or served for all purposes when presented personally or sent by certified or registered mail to any party hereto at its address above stated or at such other address of which it shall have notified the party giving such notice in writing.

9. The mortgagor is indefeasibly seized of said described real estate in fee simple; that the mortgagor has good right and lawful authority to convey said land as aforesaid; that the same are free and clear of all liens and encumbrances whatsoever, except as set forth in Exhibit B hereto; that the mortgagor will make such further assurances to perfect the fee simple title to the real estate in the mortgagee as may reasonably be required; and that the mortgagor hereby fully warrants the title to said real estate and will defend the same against the lawful claims of all persons whomsoever, except as set forth in Exhibit B hereto.