

18. If the Mortgagor during the term hereof, sells, assigns, or transfers all, or any part, of the Mortgagor's interest in the property and easement appurtenant above described and secured hereby, such sale, assignment, or transfer being made without the express written consent of the Mortgagee, the Mortgagee, at its option may declare all sums then owing by the Mortgagor to the Mortgagee immediately due and payable at par.

19. That he will maintain during the term hereof, life insurance on the life of the Mortgagor in an amount at least equal to the original amount hereof, with an insurance company approved by the Mortgagee, which approval shall not be unreasonably withheld. During the term hereof, the Mortgagor shall have the right to apply to the Mortgagee for reductions in the amount of insurance on the life of the Mortgagor in keeping with the actual indebtedness then due and owing under the note aforementioned. Said requests by Mortgagor shall not be made more often than once each five (5) years commencing with the due date of the initial payment hereunder. In the event of the death of the Mortgagor during the term hereof, the life insurance proceeds may, at the option of the Mortgagee, be applied to the outstanding indebtedness without prepayment penalty as called for in the aforementioned note.

20. That he will promptly and fully keep, perform and comply with all the terms, provisions, covenants, conditions, and agreements imposed upon or assumed by the Mortgagor as Landlord (or similar designation) under any lease, now or hereafter in effect, including any amendments or supplements to such lease, covering any part of the above described property or any other property owned or controlled by the Mortgagor that is affected by the terms, provision, covenants, conditions and agreements imposed upon or assumed by the Mortgagor in such lease, hereinafter, whether one or more, referred to individually or collectively as "Tenants' leases", and that it will not do, or permit anything to be done, or omit and refrain from doing anything, the doing or omission of which will give any tenant a right to terminate any of said Tenants' leases or to abate the rental due thereunder.

If the Mortgagor shall, in any manner, fail in this agreement, Mortgagee may (but shall not be obligated to) take any action Mortgagee deems necessary or desirable to prevent or cure any default by Mortgagor in the performance of or compliance with any of Mortgagor's covenants or obligations under any of said Tenants' leases. Mortgagee may rely on any notice of default received from any tenant and may act thereon as herein provided even though the existence of such default or the nature thereof may be questioned or denied by Mortgagor or any party acting on behalf of Mortgagor, and such notice of default shall be conclusive evidence that a default exists for the purposes of this paragraph.

Mortgagee shall have the right to enter upon the above described property and any other property owned or controlled by Mortgagor which is affected by any of the terms, conditions, provisions, covenants, and agreements of any of the Tenants' leases to such extent and as often as Mortgagee, in its sole discretion, deems necessary or desirable in order to prevent or cure any such default by Mortgagor. Mortgagee may expend such sums of money as Mortgagee, in its sole discretion deems necessary for any such purpose, and Mortgagor hereby agrees to pay to Mortgagee immediately upon demand, all sums so expended by Mortgagee, together with interest thereon from the date of each such payment at six per cent (6%) per annum. All sums so expended by Mortgagee, and the interest thereon shall be added to and secured by the lien of this instrument.

That he will promptly and fully keep, perform and comply with all the terms, provisions, covenants and conditions imposed upon Mortgagor under any assignment of any lease or leases of the premises executed by Mortgagor, as assignor, and given to Mortgagee, as assignee, as additional security for the payment of the indebtedness secured hereby and any other agreement given by Mortgagor to Mortgagee as additional security for the payment of such indebtedness. In the event Mortgagor suffers or permits