

described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable, immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

12. That the Mortgagor will pay to the Mortgagee in addition to the monthly payments of principal and interest due under the terms of the Note secured hereby, a sum equal to One-twelfth (1/12) of the annual taxes, public assessments and insurance premiums on the premises as determined by the Mortgagee and upon the failure of the Mortgagor to pay all taxes, insurance premiums and assessments, the Mortgagee, at its option, may pay said items and charge advances therefor to the mortgage indebtedness. No interest will accrue to the Mortgagor on the amounts deposited.

13. That the Mortgagor will promptly and fully perform and comply with all of the terms, conditions and agreements imposed upon the Mortgagor or Lessor under any leases, now or hereafter in effect, including amendments thereto, covering any part of the premises subject to the lien of this Mortgage and will take no action nor omit any required action which will give any Lessee the right to terminate said leases or to abate rental due thereunder. If the Mortgagor shall, in any manner, fail in this agreement, the Mortgagee may, at its option, take any action the Mortgagee deems necessary to prevent or cure any default by Mortgagor under the terms of said lease. The Mortgagee shall have the right to enter upon the premises in order to cure any such default and any sums expended by the Mortgagee in curing such default shall be payable to the Mortgagee upon demand together with interest thereon at the rate set forth in the note secured hereby and all sums expended by Mortgagee together with interest shall be added to and become a part of the mortgage indebtedness. Mortgagee may rely upon any notice of default received from any Lessee and such notice of default shall be conclusive evidence that a default exist for the purpose of this paragraph.

The covenants, agreements and conditions herein contained shall bind,



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