

(d) The Escrow Sum shall remain the property of the Mortgagor and shall be held by Escrow Agent pursuant to Escrow Agreement, subject to the lien of Mortgagee.

(e) Upon full payment by Mortgagor of the principal amount and interest due, on the Note secured hereby, Mortgagor shall be entitled to redeem from the Escrow Agent the Escrow Sum.

(f) During the term of the Escrow Agreement, Mortgagor shall be entitled to all interest earned on the Escrow Sum and, shall pay all taxes and other costs incurred in connection therewith.

(g) In no event shall Mortgagee be entitled to the Escrow Sum or proceeds therefrom, except in the event of a default on the Note secured hereby.

9. All covenants, provisions and conditions herein contained shall be binding upon and apply to the heirs, executors, administrators, successors and assigns of Mortgagor; shall inure to the benefit of the Mortgagee, her heirs, executors, administrators, successors and/or assigns; and are intended and shall be held to be real covenants running with the land. The term "Mortgagor" shall also include any and all subsequent owners of the mortgaged premises.

10. It is hereby expressly covenanted and agreed that in the event any portion of this Mortgage is declared invalid for any reason, then only such portion declared to be invalid shall be stricken herefrom, and the remaining portions of this mortgage not so stricken shall continue to be in full force and effect.

11. PROVIDED ALWAYS, that if said mortgagor shall pay unto said Mortgagee the sums set forth in the Note hereinbefore mentioned and shall perform and comply with each and every agreement, stipulation, condition and covenant thereof, and of this Mortgage, then this Mortgage and the