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4. That the Mortgagor further agrees as follows:

[illegible]

2. That it will keep the improvements now existing or hereafter erected on the mortgaged property continuously insured against loss by fire and such other hazards, casualties, and contingencies as may be required from time to time by the Mortgagee against loss or damage by the hazards specified by Mortgagee in an amount sufficient to prevent the Mortgagor or the Mortgagee from becoming a co-insurer under the terms of the applicable policies, but in any amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and that all such insurance shall be in companies acceptable to the Mortgagee, and that all policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee, and that it will promptly deliver to the Mortgagee upon the execution of this mortgage and thereafter as long as any part of the debt secured hereby remains unpaid, the original policies of such insurance and will promptly deliver to the Mortgagee such other policies of insurance and renewals thereof as the Mortgagee may from time to time require. In the event of loss, the Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the debt secured hereby, all right, title and interest of the Mortgagor in and to all insurance policies then in force shall pass to the purchaser or grantee. The Mortgagee shall not be responsible for any insurance on the mortgaged property unless it actually receives the insurance proceeds, and then only to the extent of the lesser of the debt secured hereby or the insurance proceeds, whether or not the Mortgagee has exercised any of its rights under this paragraph.

3. That it will keep the improvements now existing or hereafter erected on the mortgaged property in good repair and will not commit or suffer any waste of the mortgaged property and will not demolish or remove any improvements from the mortgaged property without the consent of the Mortgagee. That it will comply with all requirements of law or municipality or other governmental agency affecting the mortgaged property or requiring any alterations or improvements to be made thereon. That it will not commit or permit any act upon the mortgaged property in violation of law. That it will cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of the mortgaged property may be reasonably necessary, the specific enumerations herein not excluding the general. That it will not sell, convey or alienate the mortgaged property or any part thereof or any interest therein without the written consent of the Mortgagee first had and obtained. That it will not remove or demolish any building now or hereafter erected on the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not plow, grade or cultivate any portion of the mortgaged property lying ordinarily unsuitable for cultivation without the written consent of the Mortgagee first had and obtained. That it will not subdivide the mortgaged property or any part thereof without the written consent of the Mortgagee first had and obtained. That it will not make any change in the use of the mortgaged property which will in any way increase the risk of fire or other hazard arising out of the operation of the mortgaged property, or permit any unlawful use of the mortgaged property, or any nuisance to exist thereon. That it will not initiate or acquiesce in a change in the zoning classification of the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not permit any use of the mortgaged property which will make void or voidable any insurance then in force on the mortgaged property. That it will not do or suffer to be done anything which will increase the risk of fire or other hazard to the mortgaged property or which will in any way impair the value of the mortgaged property as security for the debt secured hereby. That it will not permit any lien of mechanics or materialmen to attach to the mortgaged property, and that it will promptly discharge any such lien which may attach. That it will not permit any drilling or exploration for or extraction, removal or production of any minerals from the surface or the subsurface of the mortgaged property regardless of the depth thereof or the method of mining or extraction thereof. That it will not directly or indirectly use, store or allow to be stored or used any hazardous substance on the mortgaged property. That it will not do or allow anything that may make the mortgaged property subject to any environmental lien. That it will keep the mortgaged property free of all weeds and grass. That it will not directly or indirectly sell, assign, pledge, mortgage or transfer any interest in any hazardous waste facility or any hazardous substance facility, whether or not associated with the mortgaged property. That it will not directly or indirectly transport or cause to be transported any hazardous substance to or from the mortgaged property. That it will not directly or indirectly dispose of or cause or allow the disposal of any hazardous substance on the mortgaged property. The terms "hazardous waste" and "hazardous substance" shall have the meanings specified in CERCLA and SARA and the terms "hazardous waste facility" and "hazardous substance facility" shall have the meanings specified in SCHWMA, as those terms are defined from time to time by amendment, replacement, recodification or successor statute. That it will promptly comply with all laws, orders and requirements affecting the mortgaged property, whether or not such laws, orders or requirements were in force at the execution of this mortgage, the use and occupancy thereof, the placing of improvements thereon, and any alterations or improvements of any kind in respect thereto. That it will promptly pay when due all taxes, public assessments and other governmental or municipal charges, fines or impositions for which it is or may become liable by virtue of this mortgage or by law, and will promptly deliver official receipts therefor to the Mortgagee. That it will not suffer any tax, assessment, lien or charge to be added to the mortgage debt for taxation and deducted from the value of the land for the purpose of taxation. That it will promptly pay when due any premium on any insurance required by the Mortgagee, whether the premium is payable directly or through the Mortgagee or its agent, and will promptly deliver official receipts therefor to the Mortgagee. That it will pay when due all rents, public assessments and other charges, fines and impositions attributable to the mortgaged property and will promptly deliver official receipts therefor to the Mortgagee. That it will not execute or file or plat any subdivision, zoning or conditional use request affecting the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not join in the execution of or consent to any street dedication affecting the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not consent to the annexation of the mortgaged property to any municipality without the written consent of the Mortgagee first had and obtained. That it will not seek, make or acquiesce in any reduction of valuation for taxation of the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not file any declaration of condominium or master deed affecting the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not change the number of dwelling units on the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not make or permit any division or subdivision of the mortgaged property by virtue of any lease or otherwise without the written consent of the Mortgagee first had and obtained. That it will not make or permit any change in the intended use of the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not make or permit any change in any lease of the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not make any other or additional loan secured by any mortgage or other lien on the mortgaged property without the written consent of the Mortgagee first had and obtained. That it will not enter into any agreement or contract for the furnishing of any goods or services to the mortgaged property which may result in a lien against